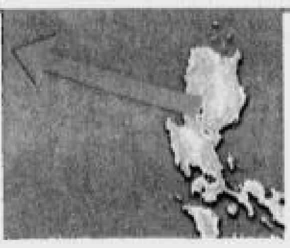
WORLD / A20

A million Mexicans hold protest; demand recount

BUSINESS / B1

Pledges for RP infra projects start pouring in



NEWS / A7

Tropical depression 'Henry' expected to hit N. Luzon today

FOCUSING ON YOUR FUTURE.

SEE PANORAMIC SECTION-E

Filipino math trainer chosen Erdos Awardee

By Nikko Dizon

HE TRAINS KIDS GOOD AT NUMBERS TO BEcome even better.

Because of Dr. Simon Chua's efforts, many young Filipino students gifted in Math have won international competitions, the latest of which was on July 16 at the "Primary Math World Contest" in Hong Kong.

FILIPINO/ A15

PHILIPPINE DAILY INQUIRER
BALANCED NEWS, FEARLESS VIEWS
Tuesday, August 1, 2006 ★★ 5 sections / Vol. 21 / No. 234 P18 website: www.inq7.net

With a guitar, she kept her sanity amid blasts

By Nikko Dizon
and Leoncio Balbin Jr.
PDI Northern Luzon Bureau

THE DEAFENING EXPLOSIONS OF BOMBS dropping in Lebanon shook buildings, destroyed lives and spelled an uncertain future for thousands of Filipino workers.

But Rosalie Esito hung on to her guitar—and

WITH/ A8

Israel halts air strikes amid outrage

JERUSALEM—WORLD OUTRAGE OVER the killing of nearly 60 civilians during an Israeli aerial bombing of the Lebanese village of Qana on Sunday prompted Israel to call a 48-hour halt to its deadly air strikes.

But hopes for a longer ceasefire quickly dimmed after the Israeli defense minister vowed "to expand and strengthen" its offensive on the Hezbollah militia in Lebanon and the guerrillas stepped up their attacks on Israel.

After the suspension of air strikes began at 2 a.m. Monday, Hezbollah guerrillas in Lebanon fired rockets at the northern Israeli town of Kiryat Shemona, Israel Radio said. No casualties were reported.

Hezbollah guerrillas also attacked an Israeli tank in southern Lebanon on Monday, wounding three soldiers. In response, Israeli warplanes fired into open areas near the village of Taybeh to protect its ground forces, the military said.

Despite the suspension of air strikes, Israel said its Air Force would attack guerrillas that posed an immediate threat to Israeli troops or civilians.

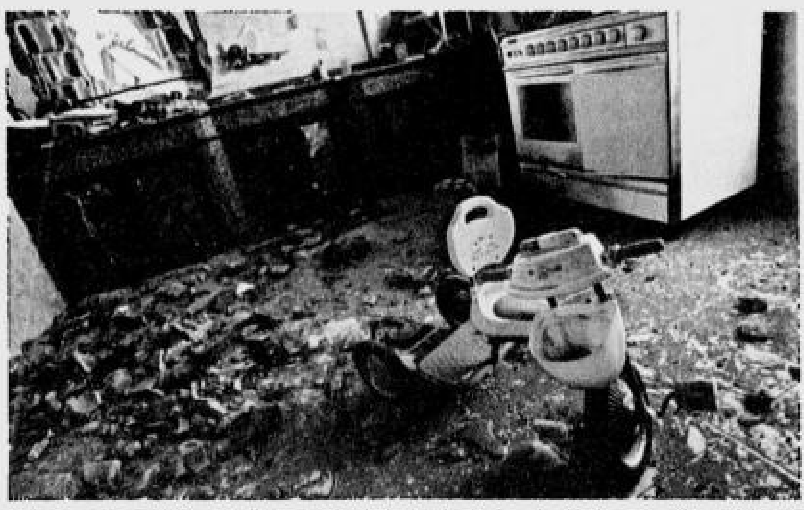
Israeli artillery attacks, which are likewise not covered by the halt in air strikes, also continued to wreak havoc in southern Lebanon. A Lebanese soldier outside the southern port of Tyre was killed, a security official said.

Thousands of civilians trapped in southern Lebanon's war zone for three weeks, however, took advantage of Israel's pause in air strikes and made an exodus for the north.

With the fear of aerial bombardment eased, Lebanese Red Cross teams escorted by UN observers also went to the Lebanese village of Srifa to dig up more than 50 bodies believed still buried under rubble since Israeli strikes wiped out an entire neighborhood on July 19. The bodies had begun decomposing, the Red Cross said.

Before ending her diplomatic mission in the Middle East with her departure

ISRAEL/ A8



A SHATTERED kitchen is all that's left of a house in the bombed Lebanese village of Qana. AFP

3 assassinations in a day

2 militant leaders, lensman shot dead

By Desiree Caluza
and Villamor Visaya Jr.
PDI Northern Luzon Bureau
Bobby Q. Labalan
PDI Southern Luzon Bureau
and Nancy Carvajal

STRIKING WITH IMPUNITY, assassins yesterday gunned down a political activist riding in the family SUV, a student militant aboard a passenger bus and a news photographer on his way to work.

At least three other people were wounded in the "Bloody Monday" attacks which occurred a week after President Macapagal-Arroyo, in her State of the Nation Address, condemned political killings and urged witnesses to come forward.

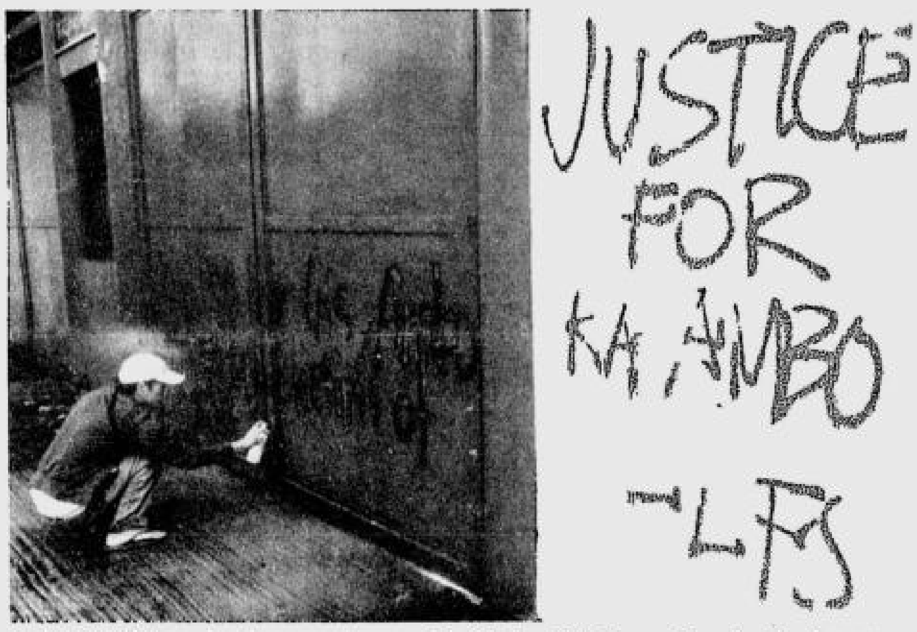
Killed were Bayan Muna coordinator Alice Omengan-Claver, who was shot dead in Kalinga; League of Filipino Students provincial spokesperson Rei Mon Guran, who was slain in Sorsogon, and Tanod tabloid photographer Prudencio "Dick'" Melendres, who was gunned down in Malabon.

All the assassins escaped.

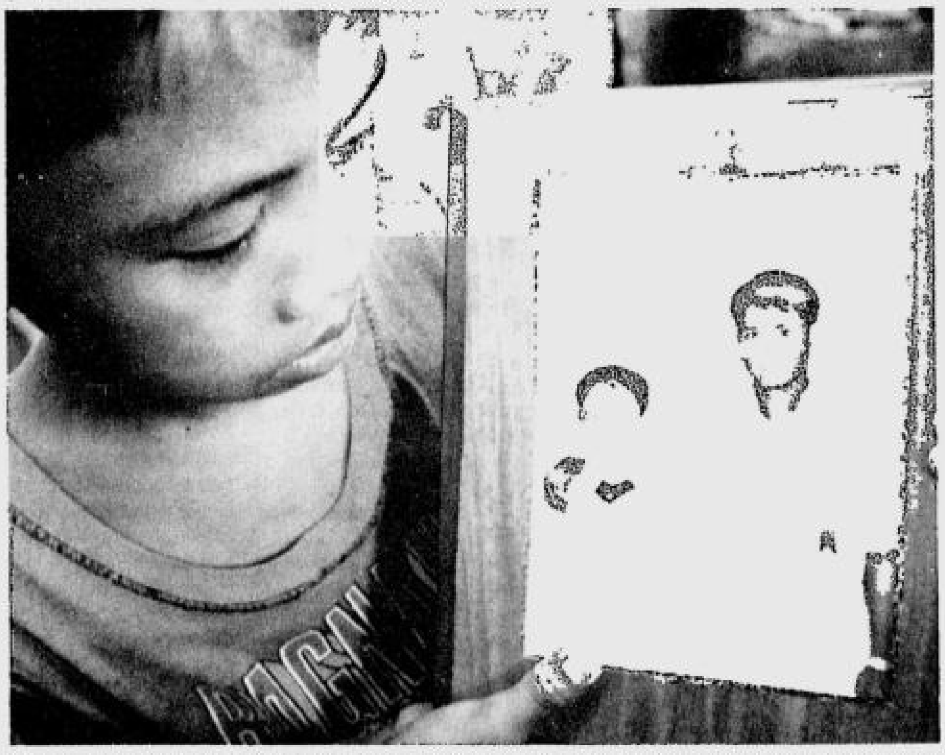
Yesterday's killings brought to five the number of militants killed in the week that has passed since Ms Arroyo's Sona, militant groups said.

The latest killings also brought to 244 the number of political militants murdered since Ms Arroyo took office in

3 ASSASSINATIONS/ A9



AN ACTIVIST scrawls a slogan on the gate of the National Intelligence Coordinating Agency (Nica) in Quezon City denouncing the killing of a student leader in Sorsogon. RAFFY LERMA



KEEPING DAD'S MEMORY ALIVE. A son of news photographer Prudencio Melendres holds on to the memory of his murdered father. RYAN LIM

Palace officials snub probe of Owwa funds

By TJ Burgonio

EXECUTIVE SECRETARY EDUARdo Ermita and other top officials yesterday snubbed a Senate inquiry into the government's "piece-meal" repatriation of Filipino workers trapped in Lebanon, fueling speculations they were covering up a shortage of evacuation funds held by the Overseas Workers Welfare Administration (Owwa).

Al Francis Bichara, the country's ambassador to Lebanon, testified by phone patch on the pressing need for the embassy to have a stand-by fund to evacuate at least half of the estimated 40,000 workers before the borders are closed. Earlier estimates put the number of Filipinos at 30,000.

In his hourlong testimony, Bichara repeated his earlier statements that he had not received any funds from Manila even after Ambassador Roy Cimatu and Undersecretary Rafael Seguis reduced his earlier request for $1.1 million for 10,000 workers to $465,000 for 5,000 workers.

"It is strongly advisable for all Filipinos to leave Lebanon," Bichara told the investigating labor committee chaired by Sen. Jinggoy Estrada. "It's going to be difficult if we are trapped here."

Following a resolution filed by Sen. Richard Gordon, Estrada called the inquiry because of the perception that the government's calibrated contingency plan in evacuating the workers out of Lebanon "was grossly inadequate."

"While other countries were pouring in resources, the country

PALACE/ A15

₱500M sought for OFWs

By Gil C. Cabacungan Jr.
and Philip C. Tubeza

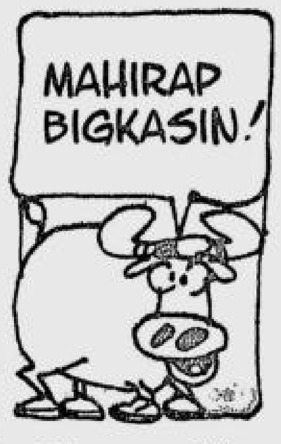
WITH THE FUND LACK CONTROversy simmering to a boil, Malacañang has loosened its purse-strings to pour in up to P1 billion and unveiled a plan to evacuate all the more than 30,000 Filipinos before the bombing escalates in Lebanon.

Rep. Joey Salceda said President Macapagal-Arroyo was seeking urgent congressional approval of a supplemental emergency budget of P500 million for the Lebanon evacuation. It will be added to the proposed P46.4-billion supplemental budget the Albay representative and a key presidential adviser filed yesterday. *(See story on Page A16.)*

"Every single minute that a single Filipino stays there, our national interest is put at risk," said Salceda of the current effort to carry out a voluntary repatriation mission that has sent home around 1,300 overseas Filipino workers. *(See story above.)*

"We cannot afford to have another Angelo de la Cruz," Salceda said. He was referring to the Filipino truck driver who was kidnapped in Iraq in 2004 and was

P500M/ A15


MAHIRAP BIGKASIN!

Honorable Gentleman Garcillano?

By TJ Burgonio

THE MAN WHO HAD FACED a congressional inquiry but dodged prosecution for engineering the alleged fraudulent victory of President Macapagal-Arroyo in the 2004 elections is reportedly eyeing a seat in the House of Representatives next year.

Who knows, Virgilio Garcillano could parlay the bad press he had gotten over the eponymous "Hello Garci" tape scandal—the worst crisis to hit the Arroyo administration last year—into an electoral victory.

"My information is that

HONORABLE/ A7

Inquirer founding chair wins RM Award

APOSTOL

EUGENIA DURAN-APOSTOL, founding chair of the Philippine Daily Inquirer, yesterday won the Ramon Magsaysay Award, Asia's version of the Nobel Prize, for "her courageous example in placing the truth-telling press at the center of the struggle for democratic rights and better government in the Philippines."

Filipino businessman Antonio Meloto and the charity he leads called the Gawad Kalinga Community Development Foundation were also among this year's seven recipients of the annual awards, named after the late Philippine President Ramon Magsaysay.

Other winners of the prestigious prize were Cambodia's Ek Sonn Chan for government service, South Korea's Park Won-soon for public service, Nepal's Sanduk Ruit for promoting peace and international understanding, and India's Arvind Kejriwal for emergent leadership.

Apostol, 80, was honored with the Ramon Magsaysay Award for journalism, literature and creative communication arts. For 20 years, she was an editor of the women's pages of the Manila Times and the Manila Chronicle until the dictator Ferdinand Marcos closed the independent newspapers when he imposed martial law in 1972.

She subsequently found a niche at Woman's Home Companion and later launched a new magazine with the hip name Mr and Ms After the assassination of opposition leader Benigno Aquino Jr. in 1983, however, special editions of Mr and Ms began reporting weekly on Marcos' abuses and the rising opposition to him.

When Marcos called for a snap

INQUIRER/ A7

E-mail: pr_news@inquirer.com.ph

Text us your feedback: inquirer news name/age/city/message to 2207 (Globe) or 283 (Smart)

WEATHER FORECAST

FORECAST: Northern and Central Luzon will have rains and gusty winds with moderate to rough seas. The rest of Luzon and Visayas will experience cloudy skies with rainshowers becoming occasional rains over the western sections of Southern Luzon and Visayas. The rest of the country will be cloudy with isolated rainshowers.

COMPILED BY KATE V. PEDROSO, PDI RESEARCH/07/31/06 SOURCE PAGASA

Metro Manila	Rains	**Iloilo/Bacolod**	Rains
Baguio	Stormy	**Roxas**	Cloudy with Rains
Tuguegarao	Stormy	**Cebu**	Cloudy with Rains
Laoag	Stormy	**Tacloban**	Cloudy with Rains
Clark Zone	Rains	**Gen. Santos**	Partly Cloudy
Tagaytay	Rains	**Zamboanga**	Partly Cloudy
Legazpi	Cloudy with Rains	**Cagayan de Oro**	Partly Cloudy
Calapan	Cloudy with Rains	**Davao**	Partly Cloudy

Esperon says Lim men ready to fight

By Dona Z. Pazzibugan

CAMP NAKAR, LUCENA CITY—Contrary to his claim that he was only going to lead his men on a peaceful march to Edsa on Feb. 24, ex-Scout Rangers commander Brig. Gen. Danilo Lim was ready to resort to violence to oust President Macapagal-Arroyo.

This was revealed by Armed Forces of the Philippines Chief of Staff Lt. Gen. Hermogenes Esperon Jr., who said yesterday that on the eve of the planned march, Lim warned then AFP Chief of Staff Gen. Generoso Senga and other senior officers his men would fire their guns should pro-government forces try to stop them.

"I remember a question that I posed to him (Lim), 'What will you do if soldiers will [stop] you?' He said, 'We will fight back,'" said Esperon, who was Army commanding general at the time.

Esperon, Senga, Navy chief Vice Admiral Mateo Mayuga, Air Force chief Lt. Gen. Jose Reyes and Deputy Chief of Staff for Intelligence Maj. Gen. Rodrigo Maclang, on the one hand, met with Lim, ex-Marine Maj. Gen. Renato Miranda, Col. Ariel Querubin and former Philippine National Police Special Action Force commander Chief Supt. Marcelino Franco, on the other, just before midnight on Feb. 23 at Camp Aguinaldo.

They were ready

"Right from the start, when they planned to bring their firearms (with them), they were ready for violence. They were ready to act with violence. So what is he saying that they were against violence?" Esperon said.

LIM: Peaceful march

ESPERON: They were ready for violence.

Esperon disclosed details of the fateful meeting after he presided over the change of leadership at the Southern Luzon Command (Solcom) here from Lt. Gen. Pedro Cabuay Jr., who retired, to Maj. Gen. Alexander Yano, former head of the 2nd Infantry Division based in Tanay, Rizal.

He said Lim exhorted Senga to join them to avoid a violent confrontation between rebel and pro-government soldiers.

"I sensed that Gen. Senga was quite irritated by the irreverence of Gen. Lim. How could you do that to the [chief of staff], ask him to join you in the streets and march against the government," Esperon said.

Crossing the line

"Gen. Senga was clear about (his stand). He said, 'You do not do that, you stop your plan otherwise you cross the line,'" Esperon said.

Lim, Miranda, Querubin and 35 other Scout Ranger and Marine officers are undergoing a pre-trial investigation preparatory to a court-martial for attempting to start a mutiny.

They also face summary dismissal proceedings before the Efficiency and Separation Board along with 125 enlisted personnel from the First Scout Rangers Regiment.

During the initial investigation last Friday, Lim's lawyer, Vicente Verdadero, said his client went to Senga to ask him to "put an end" to the plan of elite forces to join anti-Arroyo protesters on Edsa and withdraw support from the President.

Esperon, however, scoffed at Lim's defense.

"How could you say you are stopping the troops from moving against the chain of command when you will be bringing them in with their guns to join protesters in the streets," he said.

A question of face

Esperon said Lim asked to be placed under Senga's custody at around 4:30 a.m. on Feb. 24 after his plans fell through.

"He was put under the custody of Gen. Senga. He asked to be taken into custody so he will not lose face. He was so careful about (saving) face," he said.

Esperon, who took over from Senga as chief of staff on July 21, said he would soon release the names of those Lim claimed would have been members of the "transition council" that would have taken over the government.

Asked if fugitive ex-senator Gregorio Honasan was on the list, Esperon replied: "He was misleading our troops into such activities. I don't think there's a need for such a question."

In his speech at the turnover ceremonies, Esperon thanked the Solcom forces for helping suppress the attempted coup d'etat on Feb. 24.

He said that while Senga and the service commanders were planning their countermove in the Camp Aguinaldo War Room, they hoped no reinforcements for the rebels would be coming from Solcom or the Northern Command.

"Not only did you prevent forces from coming to Manila, but you apprehended them even when they were already going back to their units," Esperon told the soldiers. "Thank you Solcom, you saved the day for us."

RAINY DAYS SPECIALS

RoyalCaribbean INTERNATIONAL
Get out there.®

Celebrity X Cruises

ALASKA

• INFINITY (CELEBRITY CRUISE)
Sailing Date: September 13, 2006
(10N ULTIMATE ALASKA SAN FRANCISCO ROUNDTRIP)

Prices Starting From:	CRUISE ONLY	FLY/CRUISE
INSIDE CABIN	$1,301.00	$2,101.00
OCEAN VIEW	$1,621.00	$2,421.00
BALCONY CABIN	$2,281.00	$3,081.00

PACIFIC COASTAL CRUISE

• RADIANCE OF THE SEAS (RCI)
Sailing Date: September 16, 2006
(7N VANCOUVER TO LOS ANGELES)

Prices Starting From:	CRUISE ONLY	FLY/CRUISE
INSIDE CABIN	$ 525.00	$1,325.00
OCEAN VIEW	$ 660.00	$1,460.00

PACIFIC NORTHWEST

• MERCURY (CELEBRITY CRUISES)
Sailing Date: Sept. 22, Sept. 29 & Oct. 6, 2006
(3N SEATTLE RT)

Prices Starting From:	CRUISE ONLY	FLY/CRUISE
INSIDE CABIN	$ 349.00	$1,249.00
OCEAN VIEW	$ 369.00	$1,269.00
BALCONY CABIN	$ 549.00	$1,449.00

CANADA / NEW ENGLAND

• JEWEL OF THE SEAS (RCI)
Sailing Date: October 7, 2006
(7N CANADA / NEW ENGLAND CRUISE)

Prices Starting From:	CRUISE ONLY	FLY/CRUISE
INSIDE CABIN	$ 999.00	$2,099.00
OCEAN VIEW	$1,149.00	$2,249.00

• JEWEL OF THE SEAS (RCI)
Sailing Date: October 21, 2006
(5N CANADA / NEW ENGLAND CRUISE)

Prices Starting From:	CRUISE ONLY	FLY/CRUISE
INSIDE CABIN	$ 649.00	$1,749.00
OCEAN VIEW	$ 699.00	$1,799.00
BALCONY	$ 799.00	$1,899.00

PANAMA CANAL

• INFINITY (CELEBRITY CRUISES)
Sailing Date: November 5, 2006
(14N LOS ANGELES - FORT LAUDERDALE)

Prices Starting From:	CRUISE ONLY	FLY/CRUISE
INSIDE CABIN	$1,660.00	$2,660.00
OCEAN VIEW	$1,980.00	$2,980.00
BALCONY	$2,710.00	$3,710.00

• BRILLIANCE OF THE SEAS (RCI)
Sailing Date: November 20, 2006
(10N MIAMI TO MIAMI)

Prices Starting From:	CRUISE ONLY	FLY/CRUISE
INSIDE CABIN	$1,199.00	$2,299.00
OCEAN VIEW	$1,299.00	$2,399.00
BALCONY	$1,599.00	$2,699.00

EUROPE

• SPLENDOUR OF THE SEAS (RCI)
Sailing Date: October 1, 2006
(7N GREEK ISLES VENICE ROUNDTRIP)

Prices Starting From:	CRUISE ONLY	FLY/CRUISE
INSIDE CABIN	$ 944.00	$1,894.00
OCEAN VIEW	$1,244.00	$2,194.00
BALCONY CABIN	$1,344.00	$2,294.00

• GALAXY (CELEBRITY CRUISES)
Sailing Date: October 6, 2006
(10N BEST OF MEDITERRANEAN ROME TO ROME)

Prices Starting From:	CRUISE ONLY	FLY/CRUISE
INSIDE CABIN	$1,480.00	$2,430.00
OCEAN VIEW	$1,630.00	$2,580.00

• CENTURY (CELEBRITY CRUISES)
Sailing Date: Oct. 6 & 16, 2006
(10N/11N BALEARIC ISLAND/TYRRHENIAN SEA BCN RT)

Prices Starting From:	CRUISE ONLY	FLY/CRUISE
INSIDE CABIN	$1,560.00	$2,510.00
OCEAN VIEW	$1,750.00	$2,700.00
BALCONY CABIN	$2,200.00	$3,150.00

MEXICAN RIVIERA

• MERCURY (CELEBRITY CRUISES)
Sailing Date: Oct. 20 & 30, 2006
(10N / 11N SAN DIEGO ROUNDTRIP)

Prices Starting From:	CRUISE ONLY	FLY/CRUISE
INSIDE CABIN	$ 829.00	$1,829.00
OCEAN VIEW	$1,019.00	$2,019.00

EASTERN / WESTERN CARRIBEAN

• FREEDOM OF THE SEAS
Sailing Date: September 3, 2006
(7N MIAMI ROUNDTRIP)

Prices Starting From:	CRUISE ONLY	FLY/CRUISE
INSIDE CABIN	$ 720.00	$1,820.00
OCEAN VIEW	$ 890.00	$1,990.00
BALCONY CABIN	$1,110.00	$2,210.00

• MARINER OF THE SEAS
Sailing Date: September 17, 2006
(7N EASTERN CARRIBEAN CRUISE)

Prices Starting From:	CRUISE ONLY	FLY/CRUISE
INSIDE CABIN	$ 499.00	$1,599.00
OCEAN VIEW	$ 659.00	$1,759.00
BALCONY CABIN	$ 997.00	$2,097.00

• NAVIGATOR OF THE SEAS (RCI)
Sailing Date: Sept. 16 & 30, 2006
(7N WESTERN CARRIBEAN CRUISE)

Prices Starting From:	CRUISE ONLY	FLY/CRUISE
INSIDE CABIN	$ 499.00	$1,599.00
OCEAN VIEW	$ 748.00	$1,848.00
BALCONY CABIN	$ 947.00	$2,047.00

***All rates and cabin availability are subject to change without prior notice

Call your preferred travel agent or Royal Caribbean & Celebrity Cruises
Manila:Tel. Nos. (632) 894-3957, 892-2702 to 03 • Fax (632) 892-2790
e-mail: rylcaribbean@arpanair.com.ph
Cebu: Tel. Nos. (032) 255-6095 to 96 • Fax (032) 254-5344 • e-mail: ftdcebu@yahoo.com
Experience your own virtual cruise adventure at
www.royalcaribbean.com or visit www.celebrity.com

'Rolex' mad at bank over Rolexes

By Philip C. Tubeza

ILOILO REP. ROLEX SUPLICO yesterday said he was planning to sue the Hong Kong and Shanghai Banking Corp. after a store in Tokyo, Japan, refused to honor his HSBC credit card as he tried to buy two Rolex watches.

Suplico said he was "publicly humiliated" when a store clerk practically told him the HSBC credit card he handed over was stolen.

He said he was "extremely embarrassed" because there were many people in the store, including two other Filipino congressmen—Pangasinan Rep. Amado Espino and Iloilo Rep. Ferjenel Biron who were also buying Rolex watches which were on sale.

'Stolen card'

"After (my card) was swiped, the salesgirl told me 'I'm sorry but you're not the person using your card.' *Put@ng *n#*. Of course her English was broken but she meant I was using a stolen card," Suplico said.

Suplico said he had been an HSBC client "of good standing" for four years.

"I was shanghaied in Tokyo by the Hong Kong and Shanghai Banking Corporation. I was humiliated being told I was a criminal using a stolen card," he said.

"If the store called up policemen to arrest me, they would have been within their rights because HSBC reported that my card was stolen. They were in a position to have me arrested," he said.

It would have been a diplomatic embarrassment for the Philippines, too, he said.

Suplico said he was in Japan on an official visit together with Senators Panfilo Lacson and Rodolfo Biazon and several other congressmen, including Espino and Biron.

'Official business'

"I was on official business, being vice president of the Philippine-Japan Parliamentarians Association. We visited the Japan Bank for International Cooperation, the Japan International Cooperation Agency, the Speaker of the House and the President of their House of Councilors (the Japanese Senate)," Suplico said.

He said they arrived in Tokyo on July 11 and stayed at the Imperial Hotel beside the Imperial Palace.

Rolex sale

While shopping on the afternoon of July 12 in the upscale Ginza district, Suplico said he, Biron and Espino noticed there was a sale of Rolex watches in one of the stores.

When they saw that the watches were discounted up to 30 percent, they decided to buy some.

"My daughter Joanna graduated valedictorian from elementary school last March so I wanted her to have one. I also wanted to give another to my son, who is also named Rolex," Suplico said.

REP. ROLEX Suplico

"For the price of one, it was as if I was buying two," he added.

"*E syempre siga kami* (Of course we thought we were big shots). Espino bought two while Biron bought one but then my card was refused," Suplico said.

"I didn't know what to do. I had to go to the toilet to wipe the sweat off my face," he said.

To the rescue

Biron, however, came to Suplico's rescue by letting him use his credit card to buy two Rolex watches worth a total of P296,000.

Biron also immediately called up HSBC in Manila and passed the phone to Suplico.

"Miss, this is Congressman Suplico. I'm in Tokyo right now. I'm buying watches. Why did you say that I'm not the person using my own card, that it's a stolen card," Suplico recalled his conversation with an HSBC clerk.

Suplico said the clerk told him that "someone had tried to swipe" his card a few "moments ago."

"I said that was me. I was using my own card," he said.

Suplico then explained what happened to the store manager.

"He was very apologetic and bowed and bowed while he escorted us out of the store," he said.

Back in Manila, Suplico said he called up HSBC and was told by a bank representative that it was the Japanese store's fault.

'Insulted'

"I said that whatever arrangement they had with the store, I was out of it—that it was between HSBC and the store," he said.

Suplico said he got more infuriated when he realized he was talking to an assistant manager of a call center handling HSBC's customer service.

"A bank vice president or higher officer should have talked to me," he said.

The HSBC office in Manila said yesterday it wanted to dialogue directly with Suplico regarding his experience.

In a statement to the Inquirer, HSBC vice president for public affairs Tessa Bautista-Cuenca said the bank was "aware of the situation" with Suplico.

"We look forward to speaking with the cardholder directly to further explain the facts surrounding this unfortunate incident," Cuenca said in the e-mailed statement. *With Daxim L. Lucas*

BIR to run after accountants

By Cynthia D. Balana

THE BUREAU OF INTERNAL REVENUE will implement an expanded "Run After Tax Evaders" (e-Rate) campaign aimed at catching accountants who help individuals and corporations avoid paying the correct taxes to the government.

BIR Deputy Commissioner for Legal Gregorio Cabantac said the success of the Rate program, which has snagged prominent businessmen and show biz personalities, encouraged the bureau to expand it and go after those who help others evade their taxes.

"It is Rate with a twist—targeting malpracticing accountants who are instrumental in perpetrating tax evasion schemes for their clients," Cabantac said.

He said that under the program, the accountants would be made to attest to the truth of the tax returns of their clients.

Cabantac, who conceptualized e-Rate, said most individuals and corporations left it entirely to their accountants to keep their books and file their tax returns.

At present, it is mandatory for accountants to sign the tax returns with their clients. But, Cabantac pointed out, most taxpayers use "tax agents" or their clerks to sign the returns.

Under e-Rate, the tax forms will be revised to require licensed accountants of those paying more than P500,000 in taxes to verify and attest to the truthfulness and correctness of the returns.

The revenue agency will set up an accreditation system for the accountants who will be assigned a BIR number which they will use in all their transactions with the bureau.

Cabantac said no accountant will be allowed to practice within the BIR system without an accreditation number.

"They will be strictly monitored in their audit cases and Rate cases. A formal charge filed by the bureau against any accountant may lead to the suspension or revocation of their accreditation with the bureau, without which they cannot do business with us. Charges may also be filed against them with the Professional Regulation Commission," Cabantac said.

He said the BIR had started consultations with the Philippine Institute of Certified Public Accountants, the Tax Management Association of the Philippines, the PRC, as well as BIR examiners and department heads to get their inputs.

"This is the BIR's contribution to President Arroyo's all-out war against corruption. So far, we have received very encouraging feedback from these groups and from the BIR leadership," he said.

Cabantac said Revenue Commissioner Jose Mario Buñag was determined to get the bureau, which is celebrating its 102nd anniversary today, out of the list of most corrupt government agencies.

'Tis easy to find fault, Palace reminds bishop

MALACAÑANG IS URGING BISHOP Antonio Tobias and other critics to be more patient and cooperative in helping President Macapagal-Arroyo implement her development goals and boost economic growth.

"Our development agenda needs time, cooperation and focus to achieve its end goals. It would be better for our detractors to get on board rather than pull the ship down and drown the ardent hopes of our people," said Press Secretary Ignacio Bunye in a briefing.

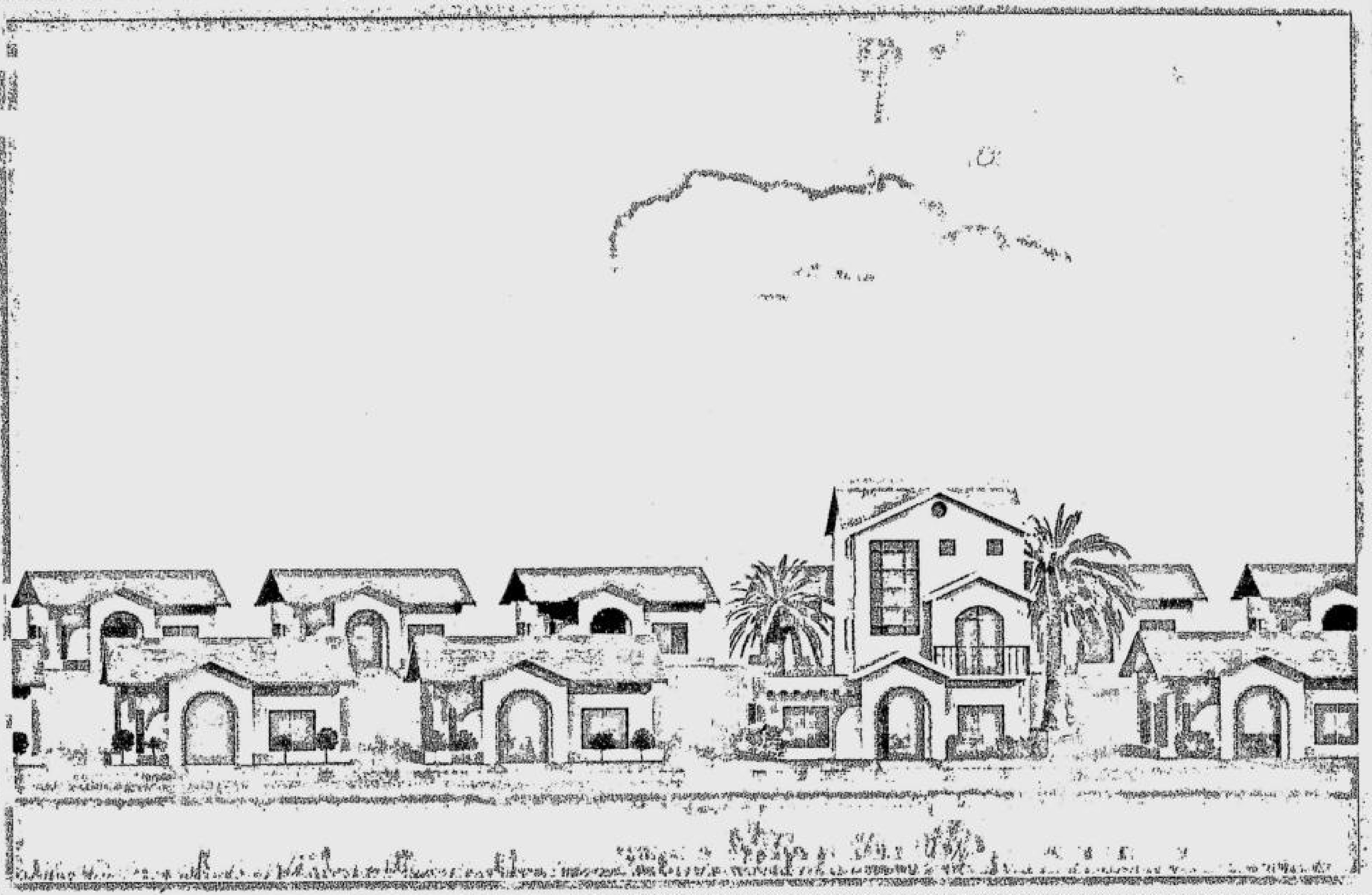
The Palace was reacting to the INQUIRER banner story yesterday where Tobias criticized President Arroyo for painting a rosy economic picture of the country in her State of the Nation Address last week.

In a press statement, Malacafiang pointed out that Tobias had admitted to harboring "a troubled military mutineer."

The bishop had admitted that he gave sanctuary to 1Lt Lawrence San Juan and six other rebel soldiers shortly after they escaped from detention in Fort Bonifacio early this year.

"It is easier for some to engage in fault-finding and muckraking but what is much more difficult, and often not appreciated, is the hard work and tough decisions that go into putting our fiscal house in order, growing the economy and investments, and creating jobs and bringing essential services to the doorstep of the poor," Bunye said.

Gil C. Cabacungan Jr.



Improve your home with a Personal Loan. Call (02) 840-0990 for details.

As low as 1.22%* monthly add-on interest rate • Borrow Php30,000 to Php500,000 • Payable up to 36 months • No collateral required

THE PHILIPPINE INSTITUTE OF INTERIOR DESIGNERS

Apply for at least Php70,000 from 01 July to 30 September 2006 and get a free 1-hour consultation with an accredited Interior Designer upon approval and availment.

See brochures for details. Per DTI-NCR Permit No. 3495. Series of 2006.

HSBC
The world's local bank

Issued by The Hongkong and Shanghai Banking Corporation Limited

*For a 24-month tenor loan. Equivalent to 2.17% monthly effective interest rate. Subject to the bank's credit guidelines and procedures.

JUST SAY "YES"!

Say "YES" to FREE delivery. Say "YES" to FREE issues. Say "YES" to paying by cash or credit card. Say "YES" and SUBSCRIBE!

The Philippine Daily Inquirer Delivers. Call 896-6000 now!

Open to Metro Manila residents only

Crunches won't give you a flat tummy. We will!

You can do hundreds of crunches for all you want but you won't get rid of your protruding tummy. That's because crunches only develop stronger abs. It's not going to take away the stubborn fats embedded in your stomach. Enroll now at Marie France and get a flat tummy without the sweat. Firm up all your sagging flabs and enjoy flat and healthy abs you'll be proud to flaunt anytime!

No exercise machines.
No hunger pains.
No pills or injections.
No surgery.

Call our slimming professionals NOW for a FREE consultation today.

Enroll now and get 4 FREE Abs Sculpting Treatments from August 1-5, 2006 only!

Per DTI-NCR Permit # 2496, Series of 2006

Call 894-BODY (2639)

MAKATI ORTIGAS TOMAS MORATO BINONDO ALABANG SHAW CONGRESSIONAL PAMPANGA • TEL: 961-2981 CEBU • TEL: 233-7637

US banking on RP leadership in Asean

By Volt Contreras

A SENIOR US OFFICIAL YESTERDAY SAID Washington is looking forward to the Philippine chairmanship of Asean in the next 12 months for help in diplomatic efforts to bring military-ruled Burma and defiant North Korea back into the "Asian mainstream."

"The Philippines will be very much in the center of that with its chairmanship of the (Association of Southeast Asian Nations) this year," said Ambassador Christopher Hill, US Assistant Secretary of State for East Asian and Pacific Affairs.

Manila last week took over from Kuala Lumpur the annual, rotating chairmanship of the 10-member Asean.

Speaking before students and academics in Manila, Hill described Burma and North Korea as examples of states that had "gone out of step with Asia" while causing serious political and security concerns beyond the region.

Burma is "frankly speaking, not going anywhere and has basically ignored its neighbors" while North Korea has tried to develop nuclear weapons despite lacking the "capability to feed itself," he said in a talk at the De La Salle University.

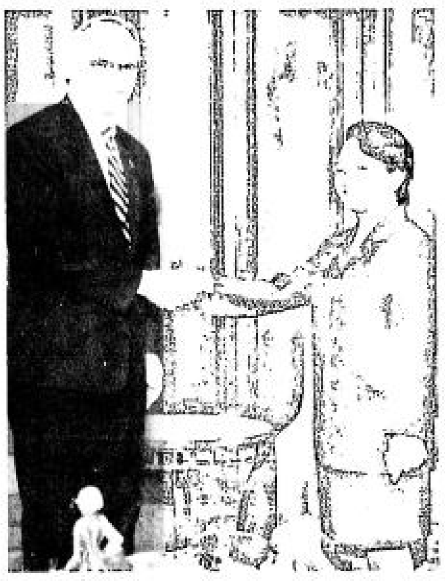
"I think it's very important for countries in Asean to look at Burma and see what can be done to help and I know the Philippines is very concerned and we look forward to working with the Philippines on this," the American diplomat said.

On North Korea, Hill stressed Washington has chosen not to regard the Pyongyang's nuclear program as a mere "US problem but a regional problem," noting how the latter view has been realized with the US-led, six-nation talks on the North's nuclear buildup.

The six-party negotiations—which include Japan, China, Russia, and New Zealand—followed North Korea's withdrawal from the nuclear Non-Proliferation Treaty in 2003.

Talks have been stalled since November after Pyongyang objected to US penalties on companies it suspects of aiding North Korea in counterfeiting and drug-running.

The urgency for talks has increased since North Korea test-launched seven missiles earlier this month, including types feared capable of hitting US territories.



PRESIDENT Macapagal-Arroyo shakes hands with visiting **US Assistant Secretary Christopher Hill** in Malacañang Monday. LYN RILLON

Hopes up for peace tool being tested in RP

By Norman Bordadora

IF THIS CAN WORK IN THE Philippines then it should work in Israel and Lebanon, too.

The United Nations Children's Educational Fund (Unicef) and the Australian Agency for International Development are in the middle of pilot-testing a series of teleconferences meant to foster peace and understanding between warring groups.

"You have a country of 7,000 islands. If it can work in the Philippines that is (divided) by seas and ocean, it can work anywhere else," said Robin Pettyfer, the lead coordinator of Peace Tech, a series of video conferences between soldiers, civil society, people's organizations and even rebels from different parts of the country.

"If this works in your country, we can do it in Israel and Lebanon, Iran and Iraq, China and South Korea and all the other areas where there is prejudice," he added in an interview with the INQUIRER.

Peace Tech yesterday conducted its first session between two groups—both composed of sectors in the conflict—from Luzon and Mindanao. One group was at the University of the Philippines in Diliman while the other gathered in Cotabato.

Yesterday's session featured two young officers saying it hurts them to see civilians getting hurt in the armed conflict and a Moro Islamic Liberation Front ceasefire monitor stressing the need to solve the root cause of the conflict.

There was also a Muslim peace advocate expressing outrage at the sight of a newborn baby who was among those displaced when government troops bombed their village.

"Peace Tech is relevant to the Philippines where geography restricts inter-group dialog. It gives young people in remote areas an opportunity to instantly reach out," Pettyfer said.

Aside from Unicef and AusAid, other groups involved in the project are Assissi Development Foundation, formerly Tabang Mindanaw and YouthAid.

THE DAILY GOSPEL

Tuesday, August 1, 2006
17th Week in Ordinary Time
Alphonsus Liguori

1st Reading: Jer 14:17-22
Gospel: Matthew 13:36-43

Jesus sent the crowds away and went into the house. And his disciples came to him saying, "Explain to us the parable of the weeds in the field." He answered them, "The one who sows the good seed is the Son of Man. The field is the world; the good seed are the people of the Kingdom; the weeds are those who follow the evil one. The enemy who sows them is the devil; the harvest is the end of time and the workers are the angels.

Just as the weeds are pulled up and burned in the fire, so will it be at the end of time. The Son of Man will send his angels, and they will weed out of his kingdom all that is scandalous and all who do evil. And these will be thrown in the blazing furnace, where there will be weeping and gnashing of teeth. Then the just will shine like the sun in the kingdom of their Father. If you have ears, then hear."

Commentary

The prophet (and God) weeps over the destruction of the people. They were warned repeatedly and to no avail. Has God cast them off completely? Finally the people see what their wickedness has brought upon them. Jeremiah pleads for God's mercy once again for them.

And Jesus explains to his disciples inner meanings that they cannot understand because they are closed to his words. He, the Son of Man, the suffering servant is the sower; and the seed is the Word of God, and all too often once it is sown, there are those who are intent on destroying it, sowing dissension and injustice into the field. But there will be a judgment on all and there will be a reckoning and weeding out. We are to heed what Jesus says.

Corrections

IN THE JULY 30 ISSUE, a front-page story—"No more late nights for GMA"—misstated that Dr. Juliet Gopez-Cervantes, main attending physician of President Macapagal-Arroyo, is the medical director of St. Luke's Medical Center. The position is currently held by Dr. Joven Cuanang.

IN THE JULY 31 ISSUE, a Business story on Page B2-1—"Win P1 million with just a text"—misstated the format of the text message that consumers should send to join the BIR's Premyo sa Resibo raffle promo. Consumers may join the raffle by sending the following to 9777—the keyword "PSR," the Tax Identification Number printed on the receipt issued by the merchant (not the TIN of the participant), the receipt number and the amount (PSR <space> TIN on the receipt <space> RECEIPT NUMBER <asterisk> AMOUNT.

* * *

Readers may send their requests for correction of factual errors in writing to the Day Desk, Philippine Daily Inquirer; PDI Building, Chino Roces Avenue corner Mascardo Street, Makati City, fax Nos. 897-47-93/94; e-mail address: daydesk@inquirer.com.ph.

Complaints about lack of fairness or objectivity may be sent to Lorna Kalaw Tirol, readers' advocate, e-mail address: readersadvocate@inquirer.com. ph or fax Nos. 897-47-93/94, Attn: Readers Advocate. Her phone number is 897-8808 Local 342.

7 Flags
A Notch Above The Rest
[illegible] Makati City
Tel. Nos.: [illegible] / 812-10-70
TINTS TINTS TINTS UP TO 70% OFF ON JAPAN TINTS
1,990.00 for Sedans
+ 400 for Revo / Pajero / Starex ....
+ 700 for Expedition / Suburban ....
WITH 3 YEARS WARRANTY
Rain or Shine & Dust & Pollution Free
AIRCON TINT ROOM
- Maximum Solar Protection + + +
- Choose from over 30 tints on our State-of-the-Art Tint Tester
- Clear & Specialty Safety Films
- All Major Brands Available at 20% Off
- Official Tinters of Major European and Imported Cars
- No Extra Charge for Aircon Tint Room
WE INSTALL TINTS FOR AUTO, BUILDINGS, BANKS, HOMES, MALLS, OFFICES, RESTAURANTS ...
3 Models to choose from
P 11,900.00 up
H.I.D.
XENON LIGHTING
HELLA BALLAST SYSTEM
Made for all Vehicle Types
12 to 24 Months Warranty
Plus FREE
HELLA LASER Alignment
We Ship Nationwide • We Beat or Match Competitive Offer
ALARMS, BATTERIES, BULBS, I-POD, H.I.D. HORNS, WIPERS & MORE
ALARM
P 3,990.00
Advanced Vehicle Remote Engine Starter & Security System
• Remote engine start
• Remote door lock/unlock
• Silent arm/disarm
• Automatic rearming
• Remote trunk release
• Super bright BLUE LED indicator
• High sensitivity two-stage shock sensor

AirAsia
FARES BEYOND EXPECTATIONS!
Why wait for discounts when you can have low fares everyday?
Fly from Clark
Kota Kinabalu
from PHP 159 one way
Kuala Lumpur
from PHP 479 one way
Available Online Only. Buy Now!
Booking Period: 30 July 2006 - 6 August 2006 Travel Period: 1 September 2006 - 24 March 2007
airasia.com
Flights and fares are subject to availability. Seats are limited and may not be available on all flights, public holidays, school breaks and weekends. Fares exclude airport taxes, surcharges and fees. Other terms and conditions apply.

Court finds 2 Army soldiers guilty of killing 7 in Mindoro

By Tina G. Santos

A MANILA JUDGE YESTERDAY found three persons, including two Philippine Army soldiers, guilty of killing seven people and wounding two others in Victoria, Oriental Mindoro, six years ago.

Convicted of homicide and frustrated homicide were T/Sgt. Jobe Rubio and Sgt. Marcial Ambulo, former members of Task Force Sea Gull, a counterinsurgency unit based in Barangay San Isidro in Victoria, and Jaime Gilboy, who was charged as an accomplice.

Judge Myra Garcia-Hernandez of Regional Trial Court Branch 18 sentenced Rubio and Ambulo from eight to 17 years in prison for each of seven counts for the killing of former Victoria Councilor Honorio Metrillo, his nephew Leo Tibayan, Cesar Matibay, Millary Atienza, and brothers Eugene, Aniceto and Andres Bagsic.

They were also sentenced to an additional four to 10 years for each of two counts of frustrated homicide for the wounding of Metrillo's wife Aida and Danilo Asilo.

Gilboy was sentenced on two counts to spend between four and 10 years and another four months to four years in prison.

The court also ordered the three to indemnify the heirs of their victims a total of P1.4 million in damages.

Court records showed the killing happened on the evening of April 3, 2000, in a billiard hall in Barangay Poblacion III in Victoria.

Witnesses said the accused, apparently drunk, sneaked into the hall and shot the victims without provocation.

The accused, on the other hand, claimed the victims attacked them, prompting them to defend themselves.

The court found the prosecution version more believable.

"The positive testimonies of witnesses... should prevail over the bare denial of the three accused," it said.

But it ruled that the accused were liable only for homicide and frustrated homicide "in the absence of any circumstance qualifying the killing to murder."

'Orphaned' district gets caretaker

By Philip C. Tubeza

SPEAKER JOSE DE VENECIA HAS DESIGNATed Eastern Samar Rep. Marcelino Libanan as the "caretaker-administrator" of Northern Samar's second congressional district which was left vacant by Rep. Romualdo Vicencio who died last Wednesday.

Libanan has accepted his new assignment.

"I humbly accept the designation even if it would mean additional responsibility on my part, so that the constituency of Rep. Vicencio will not be deprived of basic services and attention," Libanan said.

The Speaker's decision was based on the request of Vicencio's constituents who wanted Libanan to look after them.

De Venecia announced Libanan's designation during the necrological rites on Friday for Vicencio, who died of cirrhosis of the liver at the National Kidney Transplant Institute.

"I was not informed beforehand by the Speaker about it so I was completely surprised when he made the announcement. Nevertheless, I humbly accept his decision and will abide by it," he added.

Libanan, however, assured his own constituents in Eastern Samar that his additional task will not in anyway affect his services to them.

JG SUMMIT QUICK FACTS

Robinsons Land Corporation built the first mixed-used development, which is an all-in-one destination for residence, work and play. The Robinsons Galleria complex was the first of its kind in the Philippines. With 2 hotels, an office building and a mall creatively combined under one roof, the business of living became a lot easier. Robinsons Land Corporation built it with one goal in mind- to improve the Filipino quality of life.

ROBINSONS LAND CORPORATION

A JG Summit Company

Making a better life available to the Filipino

Cool and Refreshing

TAGAYTAY EXECUTIVE VILLAGE

1 min. drive from Rotunda
Back of McDonald & Olivarez Plaza

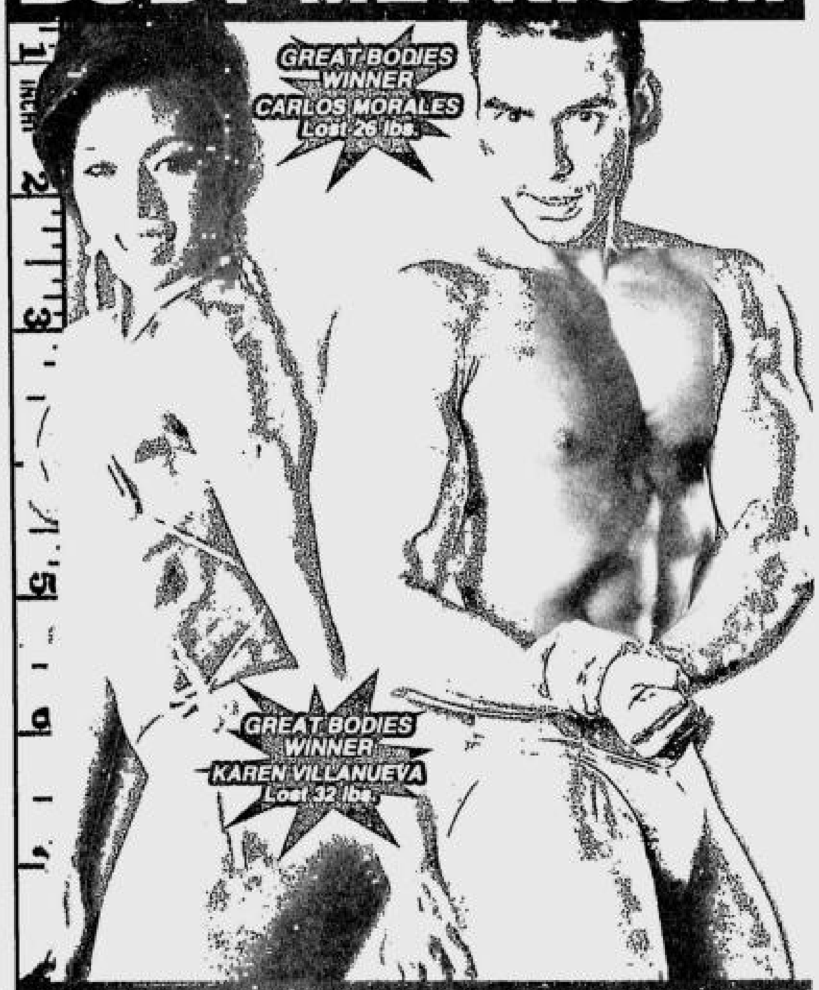
Own a lot for as low as
₱12,338/mo.
No downpayment scheme
also available

CITYLAND

Leading Condominium Developer
Presidential Awardee
2005 CNBC Asia Business Leader Awards Honor Roll
Kuala Lumpur, Malaysia

812-2222 243-6565 818-8888 241-1894
www.cityland.net investment@cityland.net

LOSE 16 INCHES IN 60 MINUTES AND ALL YOUR CELLULITES WITH BODY METRICS!!!


GREAT BODIES WINNER CARLOS MORALES Lost 26 lbs.
GREAT BODIES WINNER KAREN VILLANUEVA Lost 32 lbs.

LIFETIME MEMBERSHIP, 0% INTEREST!
NO MONTHLY DUES! NO JOINING FEES!
FOR CALLERS TODAY.

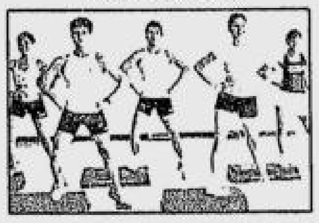
SLIMMERS WORLD

BUY 1 MONTH GET 1 MONTH FREE!!! FOR CALLERS TODAY.

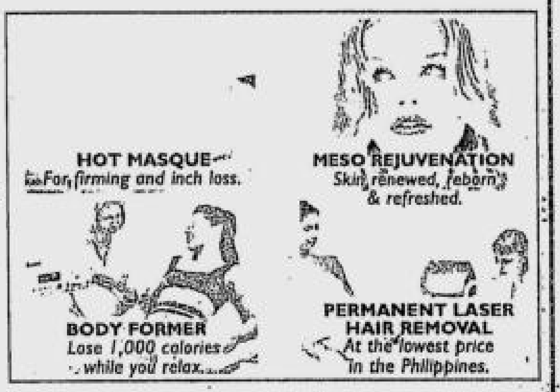
on Fitness & Aerobics Programmes.
NO JOINING FEES!
CREDIT CARD OPTIONS AT 0%.
MEDICAL SUPERVISION AT ALL CENTERS.

PERSONAL TRAINING FREE TRIAL!

ALL THE LATEST AEROBICS!



SAVE TODAY. BUY 15 TREATMENTS GET 5 FREE!!!


HOT MASQUE
For firming and inch loss.
MESO REJUVENATION
Skin renewed, reborn & refreshed.
BODY FORMER
Lose 1,000 calories while you relax.
PERMANENT LASER HAIR REMOVAL
At the lowest price in the Philippines.

Introducing ENDOSLIM

An effective way of shaping your body and reducing the appearance of cellulite. The gentle suction combined with the action of the motorized rollers lift and roll the skin, thereby stimulating the venous and lymphatic systems. As a result, toxins and abnormal fluid retention is eliminated from the body.

Diamond Ultrapeel is Skin Resurfacing

Resurfacing is a wonderful alternative to laser or chemical peels because it is non-invasive, non-surgical & requires no down time after treatment.

- Sun damaged skin
- Age spots
- Reduction of early aging fine lines
- Blending of cosmetic surgery or laser treatments
- Reduction of acne scarring
- Extraction of blackheads and whiteheads
- Minor scar revision
- Hyperpigmentation reduction

The latest technology in slimming & firming from Europe...
MESOTHERAPY

FITNESS & SKIN HOTLINE 536-3333 MOBILE 091-SLIMMERS (75466377)

CALL US: www.slimmersworld.com.ph inquire@slimmersworld.com.ph

ALABANG
Gemma/Wendy
2F RCBC Bldg.
Zapote-Alabang Rd.
809-0396

BINONDO
Thelma/Jannah
3F Regina
Garden II
242-1312

CALOOCAN
Roda/Olive
6F Panorama
Bldg., Rizal Ave.
365-7653

CEBU
Juna/Anne
Basement 1&2
Ayala Center
231-3254

GREENHILLS
Ana
27F Atlanta Ctr.
#31 Annapolis
726-6505

LEGASPI VILL.
Lani/Jonah
GF Zeta Bldg.
Salcedo St.
893-8935

MALATE
Daisy/Minaye
6F Adriatico Square
Adriatico ,Manila
536-0619

MEGAMALL
Ruby/Krishna
2F Bldg. A
Mandaluyong
631-3869

PASAY ROAD
Cher/Maan/Val
1032 Arnaiz Ave.
cor. Hernandez St.
887-1335
09178515920

PASIG
Dino/Jiggs
Restaurant Ave.
Marcos Hi-way
681-5333

SM NORTH
Mitch
2F Annex Bldg.
Quezon City
929-5429

SUBIC
Beth/Precy
2F Times Square
Rizal Hi-way
252-6514

TRAFALGAR
Emily
28F Trafalgar Plaza
H V dela Costa
814-0138

SKIN CENTER: ALABANG 7750587/09183912510 BINONDO 2420728/09178224399 CALOOCAN 3657653 GREENHILLS 7261526/09194986196 MALATE 5259891/09213173415 MEGAMALL 6377543/09162479753 PASAY RD. 8873530/09156893088 PASIG 6473816/09275341314

BIRTHDAY DISCOUNT

Edad mo ang discount sa 'yo.
Regalo ng SuperFerry!
Call 528-7000 now!

SuperFerry
Tripid 'to!

www.SuperFerry.com.ph

So that every Asian may live in dignity

EK SONN CHAN
CAMBODIA
2006 Awardee for *Government Service*

ENSURING SAFE AND AFFORDABLE WATER FOR ALL

As a young engineering graduate, Ek Sonn Chan lost his entire family to the killing fields of the Khmer Rouge. Managing to survive as a farmer, he found work in 1979 in Phnom Penh, and rose to greater responsibilities until in 1993 he was appointed to head the Phnom Penh Water Supply Authority (PPWSA). The water system he inherited was barely a system at all, a labyrinth of ancient French-laid pipes so decrepit that disease-laden sewage easily seeped in. Widespread water loss from leaks and theft, a bloated workforce, no surviving blueprints or engineers, little or no access to water for the city's poor – these were only some of the challenges Ek had to address. With determination and uncommon courage, he overhauled the way the water system worked: repairing myriad leaks, closing illegal connections, and most importantly, convincing his staff to work professionally to deliver reliable public service. Today, the Authority's water output is up by 600 percent, collection rate is 99 percent, and cheap, safe water is finally available to the city's poorest neighborhoods.

The Foundation recognizes *"his exemplary rehabilitation of a ruined public utility, bringing safe drinking water to a million people in Cambodia's capital city."*

PARK WON SOON
KOREA
2006 Awardee for *Public Service*

FOSTERING ACTIVIST CITIZENSHIP AND EVERYDAY PHILANTHROPY

Despite imprisonment as a university student during South Korea's military dictatorship, Park Won Soon completed his legal studies and threw himself headlong into the country's burgeoning democracy movement. Forgoing the rewards of a conventional legal career, he defended the rights of political prisoners, and victims of media censorship, torture, and other abuses. In 1994 he helped form the People's Solidarity for Participatory Democracy (PSPD), then led the organization's campaign against corruption in the judiciary, in government contracts, in *chaebols*. PSPD mounted a controversial effort to blacklist candidates "unfit to run" in the 2000 parliamentary elections; of the eighty-six candidates in the PSPD blacklist, fifty-nine were rejected by the voters. After seeing PSPD become a national force, Park stepped down as its head; in 2002 he assumed leadership of The Beautiful Foundation, which challenges everyone in Korean society to donate just one percent of their income or time, then redistributes the money to the needy and to public-interest groups. More than 26,000 have done so, rekindling traditional Korean habits of generosity.

The Foundation recognizes *"his principled activism fostering social justice, fair business practices, clean government, and a generous spirit in South Korea's young democracy."*

EUGENIA DURAN APOSTOL
PHILIPPINES
2006 Awardee for *Journalism,*
Literature and
Creative Communication Arts

UPHOLDING THE PEOPLE'S RIGHT TO THE TRUTH

When Martial Law closed down the country's independent newspapers in 1972, Eugenia Apostol suddenly lost her editorial job in a major daily. Initially working in a women's magazine, she later launched a new magazine with the hip name, *Mr. & Ms.* In 1981 she joined a few brave others in publishing articles openly critical of the dictatorship, but the assassination of Benigno Aquino two years later led Apostol to abandon restraint: defying the regime, *Mr. & Ms.* extensively published photographs and text depicting the public's tumultuous response to the killing; thereafter, special editions reported weekly on Marcos abuses and the rising opposition. A citizenry hungry for the truth snapped up copies by the hundreds of thousands. As the political crisis deepened, she rose to meet the urgent need for an independent newspaper; leading the *Philippine Daily Inquirer* until 1994, she built the *PDI's* reputation on integrity, fearlessness, and independence. Re-entering the fray in 1999, she published the *Pinoy Times*, responding to President Estrada's assaults on press freedom and to the public's clamor for the truth about his unexplained wealth and wayward leadership.

The Foundation recognizes *"her courageous example in placing the truth-telling press at the center of the struggle for democratic rights and better government in the Philippines."*

SANDUK RUIT
NEPAL
2006 Awardee for *Peace and*
International Understanding

SHARING SIGHT-RESTORING MEDICAL TECHNOLOGY

Born in Nepal, Dr. Sanduk Ruit completed his medical training in India and returned to his country as a government health officer. Specializing in ophthalmology, he learned from his mentor Dr. Fred Hollows the latest cataract micro-surgery techniques using implanted intraocular lenses. By 1988 Ruit was patiently teaching the new techniques to Nepalese eye surgeons. Winning converts, he began trekking to Nepal's far-flung towns to conduct eye camps, on-the-spot surgeries in which he almost instantly restored the sight of grateful country folk, hundreds at a time. He opened the Tilganga Eye Centre (TEC) in 1994, providing an integrated system of ophthalmologic services: TEC manages six regional eye-care centers and trains their workers; it also trains other Asian doctors and nurses, now numbering over 500; it manufactures low-cost, state-of-the-art implant lenses, exporting them to fifty countries. Today, Ruit's eye camps and his sight-restoring techniques have expanded to China, Bangladesh, Cambodia, India and North Korea.

The Foundation recognizes *"his placing Nepal at the forefront of developing safe, effective, and economical procedures for cataract surgery, enabling the needlessly blind in even the poorest countries to see again."*

ARVIND KEJRIWAL
INDIA
2006 Awardee for
Emergent Leadership

ACTIVATING COMMUNITY-BASED ANTI-CORRUPTION INITIATIVES

As a tax officer with the Indian Revenue Service, Arvind Kejriwal understood how easily government powers over private citizens can be abused. Disturbed by the ubiquity of everyday corruption and its oppressive effects on ordinary taxpayers, he took leave from his job and organized *Parivartan*, a citizens' movement to help people get basic services from government departments without having to pay bribes. Starting with income tax payments, *Parivartan* worked to make the tax department more transparent and less capricious: using collective appeals to the authorities, filing cases, and holding non-violent protests, until the tax chief agreed to implement the movement's proposed reforms. Since then, *Parivartan* has settled 700 tax-related grievances on behalf of individuals; it has settled some 2,500 more with the electricity board. In Sundernagari, a poor section of New Delhi, Kejriwal led residents to do a "social audit" of sixty-eight local public-works projects, exposing malfeasance in sixty-four of the projects. Today, residents monitor projects block by block; no project may begin until the contract's details have been made public.

The Foundation recognizes *"his activating India's right-to-information movement at the grassroots, empowering New Delhi's poorest citizens to fight corruption by holding government answerable to the people."*

THE 2006 RAMON MAGSAYSAY AWARDS

Honoring
greatness of spirit
shown in service
to the peoples of Asia

MOBILIZING FAITH AND GENEROSITY TO BUILD HOMES FOR THE POOR

In the Philippines, forty percent of the country's urban families occupy what are called "makeshift dwellings in informal settlements." Slums, in other words. Antonio Meloto *and the* Gawad Kalinga Community Development Foundation *are at the forefront of transforming these environments into viable communities with decent housing, basic social services, and self-governing neighborhoods.*

ANTONIO MELOTO
PHILIPPINES
2006 Awardee for
Community Leadership

Born to humble circumstances, Antonio Meloto had become a successful businessman when he decided to re-assess his life-priorities. Immersing himself in a squatter relocation site, Meloto launched a family ministry he called *Gawad Kalinga* but quickly discovered that slum dwellers needed more than love and spiritual nourishment: they also needed dignity and decent living conditions. He decided to build houses. With support and volunteers from Couples for Christ, Bagong Silang was transformed into a neighborhood with safe, sturdy, and attractive homes – the first Gawad Kalinga (GK) village. Meloto developed guidelines for later GK projects, passionately sought donations and volunteers, brought expatriate Filipinos into GK's network of supporters, and added health, education, and livelihood components to GK villages. Under his leadership, GK tapped into a reservoir of longing: Filipinos at home and abroad yearned to help address their country's enduring poverty. Convinced by Meloto that they could really make a difference, they gave generously of their money and time; GK villages began to proliferate throughout the country.

The Foundation recognizes *"his inspiring Filipinos to believe with pride that theirs can be a nation without slums."*

It is often said that Antonio Meloto is the face of Gawad Kalinga. But the movement he started is now much bigger than himself. In truth, Gawad Kalinga has thousands of faces – partners, donors, volunteers, beneficiaries – reflecting many Filipino ethnicities, social classes, and faiths. Volunteers include caretaker teams, corporate executives and staff, students, government workers, NGOs, even entire families. GK village residents build their neighbors' houses and commit to uphold neighborhood covenants. Already, the movement has built new homes for over 40,000 families affected by disasters in Luzon and Visayas, and led "Peace Builds" for hundreds of displaced Muslim Filipinos in Mindanao. The ultimate objective is the transformation of poverty-stricken neighborhoods into safe, beautiful, middle-class communities. But for the GK movement's members and supporters it is also their personal transformation from ignoring the poverty around them to becoming part of its lasting solution.

The Foundation recognizes Gawad Kalinga's *"harnessing the faith and generosity of Filipinos the world over to confront poverty in the Philippines and provide every family the dignity of a decent home and neighborhood."*

GAWAD KALINGA
PHILIPPINES
2006 Awardee for
Community Leadership

RAMON
MAGSAYSAY
AWARD
FOUNDATION

The Ramon Magsaysay Award honors individuals whose life and work are characterized by selfless service which impacts the lives of the greater many – the same ideals and achievements for which President Ramon Magsaysay is remembered.
Presented annually since 1958, the Magsaysay Award has become one of the world's premier distinctions.

The public is cordially invited to meet the 2006 Ramon Magsaysay Awardees at the Awards Presentation Ceremonies, at 4:30 P.M. on August 31, 2006 in the Main Theater, Cultural Center of the Philippines, Roxas Boulevard, Manila

Ramon Magsaysay Center, 1680 Roxas Boulevard, Manila, Philippines http://www.rmaf.org.ph

Inquirer founding chair wins RM Award

From page A1

election amid a deepening political crisis in December 1985, Apostol and other journalists set up the Philippine Daily Inquirer that reported fearlessly on Corazon Aquino's drive for the presidency and its jubilant climax—the 1986 Edsa People Power Revolution that toppled the Marcos dictatorship.

"I was just doing what should have been done. Journalists have to tell the truth," she said of the important role she played in reclaiming her country's press freedom and restoring its democracy.

By the time Apostol retired as PDI chair and publisher in 1994, the INQUIRER had established itself as the country's No. 1 newspaper.

MELOTO

Other awardees

Meloto, executive director of Gawad Kalinga won the award for community leadership "for inspiring Filipinos to believe with pride that theirs can be a nation without slums," the Ramon Magsaysay Award Foundation said in a statement.

Gawad Kalinga was likewise honored with the award for community leadership for "harnessing the faith and generosity of Filipinos the world over to confront poverty in the Philippines and provide every family the dignity of a decent home and neighborhood."

Gawad Kalinga, which was begun 11 years ago by volunteers from the religious organization Couples for Christ, has built more than 850 housing developments for free for more than 100,000 grateful families. It is committed to building 7,000 new communities by 2010.

The charity is powered by donations, mostly from overseas Filipinos who "despaired over their country's stubborn poverty and yearned to do something about it," the foundation said.

In the Philippines, "40 percent of its urban families occupy what the Asian Development Bank calls makeshift dwellings in informal settlements," it said.

Cambodia's Ek, 56, a survivor of the Khmer Rouge terror, was honored with the award for government service for "his exemplary rehabilitation of a ruined public utility, bringing safe drinking water to a million people" as head of the Phnom Penh Water Supply Authority.

"Ek combed his bloated work force for the best and brightest and set them to work—locating and repairing the system's myriad leaks, installing thousands of water meters, and closing hundreds of thousands of illegal connections," the foundation said.

He installed a computerized billing program, financed by France, and persuaded other lenders that his agency was a good risk. In 1997, Ek's agency became an autonomous public enterprise and, supported by international loans, underwent a major overhaul.

Principled activism

South Korea's Park, 50, head of The Beautiful Foundation and the Hope Institute, won the award for public service. He was honored for "his principled activism fostering social justice, fair business practices, clean government and a generous spirit in South Korea's young democracy."

Park challenged individuals and companies to donate 1 percent of their income or time as part of efforts to rekindle Korean generosity and popularize philanthropy. More than 26,000 people have responded, and the foundation has distributed the money to the needy and public interest groups.

Nepal's Ruit, 54, head of the Tilganga Eye Center, won the award for peace and international understanding for "placing Nepal at the forefront of developing safe, effective and economical procedures for cataract surgery, enabling the needlessly blind in even the poorest countries to see again."

India's Kejriwal, 38, head of a citizen's movement against corruption called Parivartan, was honored for emergent leadership for "activating India's right-to-information movement at the grassroots and empowering New Delhi's poorest citizens to fight corruption by holding government answerable to the people."

This year's seven winners will be honored in ceremonies at the Cultural Center of the Philippines on Aug. 31 when they will receive a medallion, a certificate and a cash prize of $50,000.

With reports from AP, Reuters

'Henry' expected to hit northern Luzon today

By Norman Bordadora

TROPICAL DEPRESSION "HENRY" IS expected to bring more rains over a large section of Luzon, including Metro Manila, and the western Visayas today.

Henry was spotted as of 4 p.m. yesterday at 80 km west northwest of Casiguran, Aurora, or 90 km east northeast of Baguio City with maximum sustained winds of 55 kph near the center.

The weather bureau Pagasa said Henry was moving west northwest at 13 kph and was expected to be 210 km west northwest of Baguio City or 180 km west southwest of Vigan, Ilocos Sur, this afternoon.

Public storm Signal No. 1 has been raised over Aurora, Quirino, Nueva Vizcaya, Nueva Ecija, Isabela, Cagayan, Kalinga, Apayao, Mountain Province, Ifugao, Benguet, the Ilocos provinces, La Union, Abra, Pangasinan, Tarlac and Zambales.

Residents in areas under Signal No. 1 are alerted against possible flash floods and landslides.

Pagasa said northern and central Luzon will have rains and gusty winds with moderate to rough seas.

The rest of Luzon and the Visayas will experience cloudy skies with rainshowers and thunderstorms, becoming occasional rains over the western sections of southern Luzon and the Visayas which may trigger flash floods and landslides.

The rest of the country will be partly cloudy to at times cloudy with isolated rainshowers or thunderstorms, Pagasa said.

Honorable Gentleman Garcillano of Bukidnon?

From page A1

Commissioner Garcillano is going to run for Congress in Bukidnon," Sen. Franklin Drilon said at a press forum in Manila, citing reliable sources.

Garcillano, a former election commissioner, is eyeing the seat to be vacated by Bukidnon Rep. Nereus Acosta, whose third and final term ends in 2007, according to Drilon, president of the Liberal Party (LP).

Later at the Senate, Drilon named Acosta, an official of his LP wing, as the source of the information.

As far as Drilon is concerned, Garcillano's victory, if he gets to file a certificate of candidacy, is a cinch.

"You now have Garcillano who undoubtedly will win the election, and now will be called 'honorable gentleman from the province of Bukidnon.' You have now Garcillano who is a member of Congress," he said at the forum at the Manila Hotel.

Good at counting

"He's good at counting," Drilon later said, joking with reporters at the Senate.

After disappearing from public view months after the wiretapping scandal broke, Garcillano showed up at a House inquiry into the scandal in December last year, but only to deny reports he had conspired with the President to rig the results of the 2004 presidential vote.

At his Dec. 7, 2005, appearance, Garcillano, 68, skirted questions on whether it was his voice that had been caught in the wiretap, but he acknowledged talking to Ms Arroyo on the phone after the balloting. He also denied flying to Singapore at the height of the scandal.

Tapes of the tapped conversations between Ms Arroyo and Garcillano purportedly showing they conspired to rig the presidential election surfaced in June last year, triggering calls for Ms Arroyo's resignation and the filing of an impeachment complaint against her.

Dismissed on technicality

The President has denied any wrongdoing.

Ms Arroyo won by more than 1 million votes over her closest rival, the late actor Fernando Poe Jr.

The impeachment was dismissed on a technicality by the administration-dominated House in early September last year.

The House committees that conducted the joint hearings later issued an inconclusive final report. Without closure to the wiretapping controversy, Ms Arroyo's legitimacy has remained in question.

ORIGINAL EQUIPMENT for CARWASH BUSINESS
Industrial Wet & Dry Vacuum Cleaner
Now Only P39,500
Heavy-duty High Pressure Washer
P3,500
Commando 707
1500 PSI/2.5 HP
High Pressure Washer For Personal Use
FREE DELIVERY within Metro Manila
WITH AFTER SALES SERVICE
Major Credit Cards Accepted Deferred Payments Up To 24 Mos.
CLEANCITY COMMERCIAL INCORPORATED
MANILA: 1851 M. OROSA ST., MALATE, MLA.
Tel. Nos.: 5244328 • 5240529 • 5245290
Q.C. 846 QUEZON AVE. Tel. 7490581 • 7493709

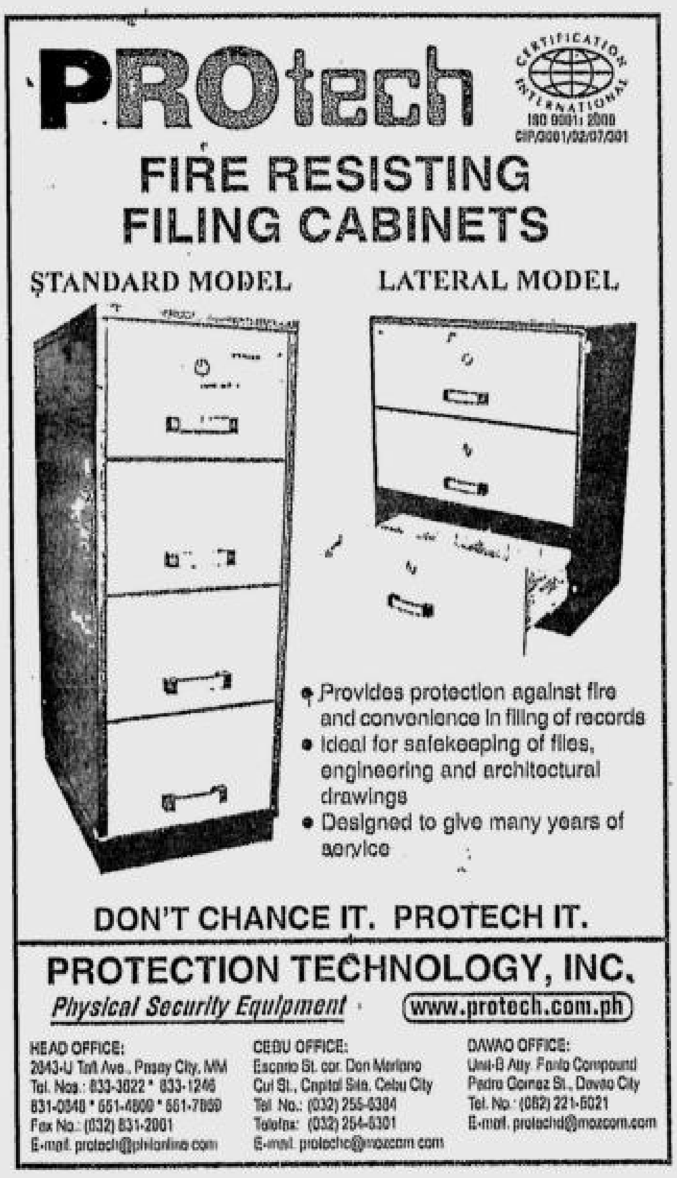
Yes
Wet & Dry
Agua
Water Filtration
Lava
Extractor/Shampooer
Industrial 30x
Wet & Dry w/ Blower
KW
Elite
WH2111
WH-3517E

CCTV SECURITY SYSTEM
FOR ONLY!
P28,000.00
PROMO PACKAGE
- 4 COLORED DOME CAMERA
- 1 DIGITAL RECORDER (STAND ALONE) W/ 80 GB HARD DRIVE
- 100 FT. RG 6 COAXIAL CABLES
- 1 SET CAMERA BRACKET AND ACCESSORIES
PROMO PACKAGE P9,500
- 4 COLORED DOME CAMERA
- 1 AUDIO, VIDEO SWITCHER
TELEPHONE PABX SYSTEM
PANASONIC BRAND
CAP. 3 COLINES, 8 LOCALS EXPANDABLE UP TO 24
P16,500.00
FREE EIGHT (8) UNITS
PABX
ACTEL COMMUNICATION TRADING
284 MC ARTHUR HIGHWAY, KARUHATAN VAL. CITY
Email Ad: edward-actel@yahoo.com
Tel. Nos.: 292-2322/ 446-3034

GENERICS
FACTORY PRICE April 26, 2006
Cash • No Minimum Order • Money Back Guarantee

Amoxicillin Cap. 500 mg	Box of 100's	126.00
Ascorbic Acid Tab. 500mg	Box of 100's	75.00
Carbocisteine Cap. 500 mg	Box of 100's	88.00
Cephalexine Cap. 500mg	Box of 100's	224.00
Ciprofloxacin HCL Tab. 500 mg	Box of 100's	243.00
Co-trimoxazole Tab. (400/80 mg)	Box of 100's	82.00
Multi Vitamin Cap	Box of 100's	80.00
Multi Vitamin Syrup	Bot of 60 ml	15.00
Paracetamol Tablet 500 mg	Box of 100's	27.00
Salbutamol Tab. 2 mg	Box of 100's	20.00
Silymarin Cap. 125 mg (FRANCE)	Box of 50's	580.00
Vitamin B1 + B6 + B12 Tab	Box of 100's	60.00

CNN GENERICS
2F LC Bldg., 459 Quezon Ave., Q.C.
Telfax: 410-1337 • 410-0615
410-1451 • 741-7703
Fax: 410-5216
E-mail: lowprice@cnn-generics.com
visit www.cnn-generics.com
400 PRODUCTS
We welcome dealers/distributors!



PROtech
CERTIFICATION INTERNATIONAL
ISO 9001: 2000
CIP/Q001/02/07/301
FIRE RESISTING FILING CABINETS
STANDARD MODEL
LATERAL MODEL
- Provides protection against fire and convenience in filing of records
- Ideal for safekeeping of files, engineering and architectural drawings
- Designed to give many years of service

DON'T CHANCE IT. PROTECH IT.
PROTECTION TECHNOLOGY, INC.
Physical Security Equipment
(www.protech.com.ph)

HEAD OFFICE:
2043-U Taft Ave., Pasay City, MM
Tel. Nos.: 833-3022 • 833-1246
831-0348 • 551-4800 • 551-7869
Fax No.: (032) 831-2001
E-mail: protech@philonline.com

CEBU OFFICE:
Escario St. cor. Don Mariano Cui St., Capitol Site, Cebu City
Tel. No.: (032) 255-6384
Telefax: (032) 254-5301
E-mail: protechc@mozcom.com

DAVAO OFFICE:
Unit-B Atty. Fanlo Compound Pedro Gomez St., Davao City
Tel. No.: (082) 221-5021
E-mail: protechd@mozcom.com

WILSON
WET & DRY
HEAVY-DUTY POLISHER
We've cleaned the floors of the most prestigious buildings, first class hotels, famous restaurants, biggest malls, well-known hospitals, reputable schools & universities, public and private offices, churches and chapels, mansions, bungalows, apartments and homes.
...built to last
AVAILABLE MODELS
8" (203) 10" (254) 13" (330) 16" (406)
OPTIONAL ACCESSORIES:
Brush, Pad Holder, Polishing Pad, Scrubbing Pad & Stripping Pad
Distributed by
ASTECH PENGSON
MANILA TEL NO 634-8051 to 59
CEBU TELEFAX (032) 344-1185
DAVAO TELEFAX (082) 221-4085

TheraBreath
Kit System
A sure cure to Bad Breath. Therabreath™ removes harmful bacteria that caused Bad Breath, gum disease, tooth decay and related problem of bitter/ sour tastes, phlegm in throat, pasty saliva, post nasal drip, awful morning breath
GET A BABY'S BREATH WITH THERABREATH™
Free use of Halimeter for monitoring bad breath condition
Money Back Guarantee
Will refund money if no good results within 7 days treatment
Call free delivery with Metro Manila
890-0380 ; 895-6532
897-2466 ; 895-0775
09177005559 ; 09202207717

EAGLE ELECTRIC
Sure ang Safety Mo.
Save Lives
Use
Eagle
Low quality & fake electrical devices are dangerous for you & your neighbours.
Be a responsible citizen. Ensure safety with Eagle Electric.
Ceiling & Surface Receptacles, Outlets/Plugs
CERTIFIED Product Quality
Also available: Lampholders • Switches • Fuses • Fluorescent Starters • Delecto-lite • Soldering Paste • Wall Plates
Owned and operated by: COMMAND ELECTRIC CO., INC.
WARNING: BEWARE OF IMITATIONS!
COUNTERFEITERS BE WARNED:
Any person, establishment or company that is engaged in the manufacturing and/or marketing of counterfeit Eagle Electric products will be subject to criminal liability and will be prosecuted to the full extent of the law. Reward will be given to anyone who will provide substantial information leading to the successful arrest of violators.
King, Capuchino, Tan & Associates
2/F Belmon Bldg. Quezon Ave. Corner Cordillera St., Quezon City, MM • Tels. 7114316 / 7122976 / 7430017 / 7122971

THE LOWEST PRICED WATER HEATER IS BACK!
Joana
P4,499.75
All IN! With FREE INSTALLATION
with Over-Heat Beeper Alarm System
"simply durable"
- The only water heater with an automatic beeper alarm at 55°C.
- Has 3 power settings.
- An auto steam-off device.
- Flexible Hand Shower Included.
- Adaptable to existing shower with bypass fittings.
- Operates with low water pressure.
MCCP
MCCP METAL INDUSTRIES CO.,INC.
Trunkline: 721.2961 & 721.64.30 loc 21 & 22
412.1471 · 414.2964 · 723.2968

Night of death, terror for Lebanese villagers

QANA, LEBANON—THE DEAD lay in strange shapes. Several had open mouths filled with dirt. Faces were puffy. A man's arm was extended straight out from his body, his fingers spread.

Two tiny children, a girl and boy, lay feet to head in the back of an ambulance, their skin like wax. In the all-day scramble to retrieve the bodies from the remains of this one house—backhoes dug for hours at the site—tallies of the dead varied.

Residents said as many as 60 people had been inside. News agencies reported that 56 had been killed, and that 34 of them were children.

The Lebanese Red Cross, which conducted the rescue, counted 27 bodies. As many as 17 were children. The youngest was 10, and the oldest was 95. One was in a wheelchair.

Old wound, fresh pain

This was the single most lethal episode in the course of this sudden war. The survivors will remember it as the day their children died.

For the village, it is a fresh pain in a wound cut more than 10 years ago when an Israeli attack here killed more than 100 civilians. Many of them were children, too.

The Israeli government apologized for that air strike, as it did for the one here on Sunday. It said that residents had been warned to leave and should have already been gone.

But leaving southern Lebanon now is dangerous, and pricey.

The two extended families staying in the house that the Israeli missile struck—the Shalhoubs and the Hashims—had discussed leaving several times over the past two weeks. But they were poor. A taxi north, around $1,000, was unaffordable.

Risk of the road

And then there is the risk of the road itself.

"We heard on the news they were bombing the Red Cross," said Zaineb Shalhoub, a 22-year-old who survived the bombing. She was lying quietly in a hospital bed in Tyre.

"What can we do with all of our kids? There was just no way to go."

The first missile struck around 1 a.m., throwing Mohamed Shalhoub, 38, into an open doorway. His five children, ages 12 to 2, were still inside the house, as was his wife, his mother and a 10-year-old nephew.

He tried to get to them, but minutes later another missile hit. By morning, when the rescue workers arrived, all eight of his family members were dead.

At the Hakoumi Hospital in Tyre, Mohamed Shalhoub sat in bed. His face was slack, stunned. The children, he said, were in paradise now.

But 24-year-old Hala Shalhoub, whose two daughters, ages 1 and 5, were killed, was moaning and rocking slightly in her hospital bed.

"I want to see them," she said slowly. "I want to hold then."

New York Times News Service

Israel halts air strikes amid int'l outrage

From page A1

from Israel on Monday, US Secretary of State Condoleezza Rice urged the UN Security Council to arrange for a ceasefire agreement by week's end that would include the formation of an international force to help Lebanese forces control southern Lebanon.

Even so, Israeli Defense Minister Amir Peretz made it clear in a speech to parliament that Israel would not agree to an immediate ceasefire as he disclosed plans to expand its operation in Lebanon.

"It's forbidden to agree to an immediate ceasefire," Peretz told the Knesset, even as several Arab legislators heckled him and demanded an immediate cessation of the offensive. "Israel will expand and strengthen its activities against Hezbollah."

Israel's top ministers were to discuss expanding the Army's ground operation at a meeting later Monday, while thousands of reserve soldiers trained for the possibility that they would be sent into Lebanon to participate in the 20-day-old fighting.

Motive questioned

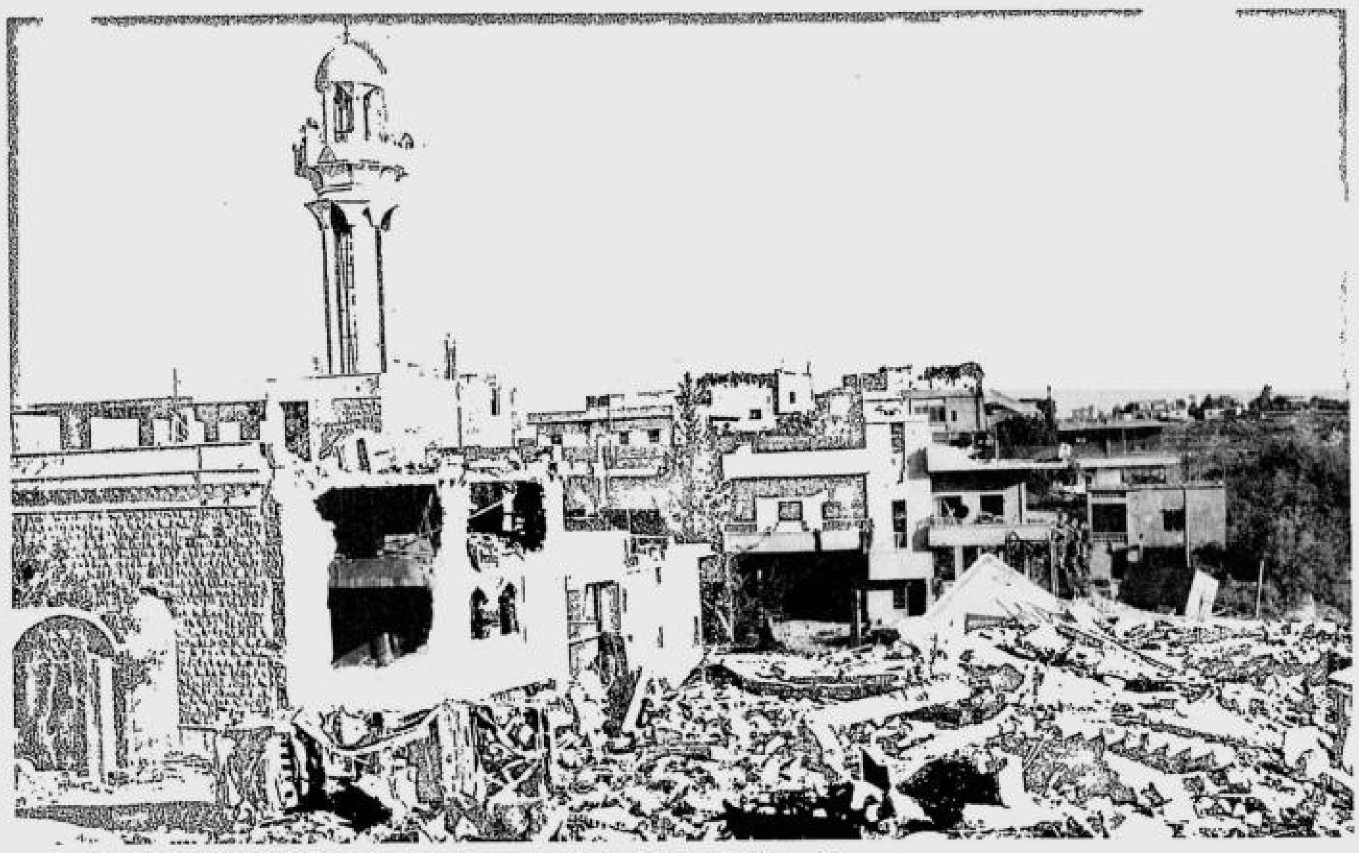
On Monday, Hezbollah legislator Hassan Fadlallah questioned Israel's motivation in halting air strikes, telling Lebanese television it was just "an attempt to absorb international indignation over the Qana massacre."

Nonetheless, he suggested that the Hezbollah militia may follow suit and suspend its attacks on Israel.

"Shelling (Israeli) settlements is a Lebanese reaction to shelling Lebanese civilians," he said. "When Israel stops its aggression on the south, on Lebanon, on civilians ... naturally this reaction could stop. But has Israel stopped its aggression?"

Israeli Prime Minister Ehud Olmert told Rice over the weekend that Israel would need 10 to 14 more days to finish its offensive, and Justice Minister Haim Ramon told Army Radio on Monday that he did not think the fighting was yet over.

"I'm convinced that we won't finish this war until it's clear that Hezbollah has no more abilities to attack Israel from south Lebanon. This is what we are striving for," Ramon said.



AN ISRAELI air strike killed scores of people in the ghostly looking Lebanese village of Qana. AFP

The stunning bloodshed in Qana increased international pressure on Washington to back an immediate end to the fighting and prompted Rice to cut short her Middle East mission.

Lasting settlement

In a nationally televised speech before leaving Israel, Rice said she would seek international consensus for a ceasefire and a "lasting settlement" in the conflict between Lebanon and Israel through a UN Security Council resolution this week.

"I am convinced that only by achieving both will the Lebanese people be able to control their country and their future, and the people of Israel finally be able to live free of attack from terrorist groups in Lebanon," Rice said.

The Israeli military said that the temporary cessation of aerial activity would allow the opening of corridors for Lebanese civilians who want to leave south Lebanon for the north and would maintain land, sea and air corridors for humanitarian assistance. The corridors will not be attacked from the air for the duration of the suspension of air strikes, the Army said.

The largest death toll from a single Israeli strike before Sunday was only around a dozen fatalities. The Qana attack, in which at least 34 children and 12 women were among the 56 dead, stunned Lebanon.

Heightening the anger were memories of a 1996 Israeli artillery bombardment that hit a UN base in Qana, killing more than 100 Lebanese who had taken refuge from fighting. That attack sparked an international outcry that forced a halt to an Israeli offensive.

Retaliation

Hezbollah vowed retaliation on its Al-Manar television, saying: "The massacre at Qana will not go unanswered." It hit northern Israel on Sunday with 157 rockets—the highest one-day total during the offensive—with one Israeli moderately wounded and 12 others lightly hurt, medics said.

Israel apologized for the deaths and promised an investigation, but said Hezbollah had fired more than 40 rockets from Qana before the air strike, including several from near the building that was bombed. Foreign ministry official Gideon Meir accused Hezbollah of "using their own civilian population as human shields."

More than 750,000 Lebanese have fled their homes in the fighting. But many thousands more are still believed holed up in the south—many of them too afraid to flee on roads heavily hit by Israeli air strikes.

The attack on Qana brought Lebanon's death toll to more than 510 and pushed American peace efforts to a crucial juncture, as fury at the United States flared in Lebanon.

The Beirut government said it would no longer negotiate over a US peace package without an unconditional ceasefire.

On Sunday, Rice telephoned Lebanese Prime Minister Fuad Saniora and said she would stay in Jerusalem to continue work on a peace package, rather than make a planned Sunday visit to Beirut. Saniora said he told Rice not to come.

At the United Nations, the Security Council approved a statement expressing "extreme shock and distress" at the bloodshed and calling for an end to violence, stopping short of a demand for an immediate ceasefire.

In a jab at the United States, UN Secretary General Kofi Annan told the council in unusually frank terms that he was "deeply dismayed" his previous calls for a halt were ignored.

"Action is needed now before many more children, women and men become casualties of a conflict over which they have no control," Annan said. *AP*

Lawmaker warns of 'Muslim invasion'

By Michael Lim Ubac

WARNING OF A "GLOBAL MUSlim invasion," Lanao del Sur Rep. Faysah Dumarpa yesterday urged the United Nations to stop Israeli attacks in Lebanon before the conflict escalated into a "world battle against Israel."

Dumarpa, chair of the House committee on social welfare, said she and other Muslim leaders in Mindanao would not hesitate to "respond positively" if the Organization of the Islamic Conference arrived at a unanimous decision to invade Israel.

"Many Filipino Muslims are willing to finance over a thousand of our fighters to join an Islamic invasion of Israel if the OIC asks for it. The UN must act now to stop the Lebanon carnage and bring the culprits to justice," she said.

Dumarpa issued the statement even as Israel ordered a 48-hour suspension of air strikes in Lebanon to allow the evacuation of women, children and the rest of the civilian population from war zones.

She described Israel's aerial bombardment as "ruthless" because it "kills dozens of innocent Lebanese."

She said the Muslim world mourned the killing of over 50 Lebanese civilians, many of them children, during an Israeli air strike in the village of Qana.

Dumarpa also endorsed Speaker Jose de Venecia's proposal to the United Nations to send a peacekeeping force to Lebanon that would help put an end to the violence and shield civilians from the crossfire.

De Venecia said his proposal to allow a small contingent of Philippine military personnel to be part of the peacekeeping force would "protect Filipinos trapped in Lebanon."

With a guitar, she kept her sanity amid blasts

From page A1

her music—to keep her sanity amid the turmoil in that battered Middle East country.

Esito arrived with 10 fellow Filipino workers yesterday afternoon, with just her guitar and a dirty suitcase.

She said she made sure that her Philippine-made instrument would not be damaged on her long, difficult journey out of Beirut. "I took care of it even if it was a bit difficult to carry. I wouldn't leave it," a teary-eyed Esito told reporters in Filipino.

Esito was supposed to oblige a TV news crew with a song, but once the horde of reporters surrounded her, she turned shy and broke into tears.

She gingerly placed her guitar back in its soft black case.

11 years in Lebanon

Esito worked in Lebanon for 11 years as a domestic helper. On her free days, she played the guitar in a Catholic church in Tripoli.

She continued to play religious songs, mostly at the Filipinos' relocation center in Beirut—the Church of the Miraculous Medal—as Israeli bombs pounded Lebanon.

Esito said she had asked her best friend to buy the guitar in the Philippines a few years ago. Her friend carried it with her from Manila to Saudi Arabia and finally to Lebanon.

She said she was lucky that her Lebanese employer had allowed her to return to the Philippines for her own safety, and even gave her passport to her.

Chocolates and cigarettes

Like the many other Filipino workers, mostly domestic helpers, who had arrived ahead of them, seven of Esito's companions had run away from their employers and merely used travel documents provided by the Philippine Embassy to get them home.

Her group—the 19th batch of OFWs to be evacuated out of Lebanon—was also lucky to have met on a stopover at the Doha Airport some kind-hearted fellow Filipino workers who gave them chocolates and cigarettes.

Eva Felicitas said she and the other Filipinos spent 16 hours at the airport and being compatriots, they ended up sharing their experiences in Lebanon.

"They learned that we had left with no money and gave these to us," Felicitas said, showing reporters the chocolates and a ream of cigarettes.

"They were gifts to be handed out when we returned to the Philippines," she said.

Those Filipino workers were on their way home, too, this time from war-torn Iraq.

As of press time, a total of 21 Filipinos had arrived at the Ninoy Aquino International Airport.

Bert Asuque, spokesperson of the Department of Foreign Affairs, said 151 other OFWs were expected to arrive yesterday in nine different batches.

A UN-chartered flight, originally scheduled to arrive today, with 450 Filipino workers is expected to arrive tomorrow afternoon instead, Asuque said.

The next two chartered flights carrying 450 OFWs each are expected to arrive on Friday and Sunday.

The US-funded International Organization for Migration (IOM) paid for these chartered flights for the Filipinos.

Bombs were a blessing

With the arrival of the OFWs on the chartered flights, Asuque said there should be some 2,500 Filipino returnees.

The bombs that fell on Lebanon also turned out to be a blessing for two other domestic helpers, Sonia Andaya, 32, of Santa Cruz town in Ilocos Sur, and Grace Lazarte, 32, of Candon City.

They said the Israeli bombardment gave them an opportunity to escape from employers they said had maltreated them.

Andaya and Lazarte were among the first batch of Filipino workers to return home following the outbreak of war in Lebanon.

Andaya, a single mother, left for Lebanon in August last year, hoping to use the $200 (P10,312) monthly pay promised her as a maid to support her three children through school.

Hanging on

Her father had to sell his cow so she could pay her placement fee. But she ended up almost killing herself.

"I almost lost my mind and thought of committing suicide because of the punishment that I had to endure from my employers," she said.

Only the thought of her three children and her faith in God made her hang on, Andaya said.

The maltreatment included being forced by her Lebanese employer to work almost 24 hours daily and her meals being limited to two slices of bread a day, she said.

Suicide notes

Once, after she failed to iron her employer's pants quickly, he placed a flat iron on her stomach, she said.

Her second set of employers, a Ukrainian woman and her Lebanese husband, treated Andaya no differently. And they did not give her her salary, she said.

She said her employers did not also allow her to leave the house and prevented her from using the phone or sending letters to her family.

It was then she thought of killing herself and wrote suicide notes at the back of photographs she was keeping.

Finally released by her employers, Andaya next worked on a farm but escaped on July 3 and, with the help of a nun, was able to reach the Philippine Embassy in Beirut.

Shoved into toilet bowl

Now she is appealing to the government to help her collect $2,200 (P113,432) in unpaid salaries during her 11-month stay in Lebanon.

Lazarte's plight was no different.

She left her family in Candon to work in Lebanon on a two-year contract supposed to pay $300 (P15,468) a month.

But Lebanon turned out to be a nightmare for her.

When she failed to clean the ashtray, her left hand was singed with cigarette butts, Lazarte said. On seeing a hair strand on the floor, her female employer would drag her to the bathroom and all but shove her head into the toilet bowl.

Lazarte said she worked from 3:30 a.m. to midnight, subsisting on bread.

Filipino-Lebanese

She said she fled after her male employer tried to rape her. An American helped her by paying for the cab that took her to the Philippine Embassy.

"The war was a blessing in disguise," she said.

The evacuees also included Anthony Ballouz, 18, and his brother, Ronald, 16.

Among the Filipino-Lebanese children whose families were torn apart by the war, the Ballouz brothers flew to the Philippines to join their Filipino mother Epifania and another brother who had left Lebanon before the Israeli bombardment began.

"I know how difficult it is in a war, so I sent for the children," Epifania said.

In a wheelchair

A Negrense returned from Lebanon in a wheelchair with fractures on her arm and leg, and stitches on her face.

Liezel Saludo, 29, of Kabankalan City, told the INQUIRER that she was not hurt in the war but was injured before the fighting broke out when her male employer, who drove too fast, rammed his car into a truck.

Saludo, who had been working in Lebanon for three months, said that when the war began, her employer turned her over to the agency that hired her and she was later moved to the Philippine evacuation center. *With reports from Carla P. Gomez, PDI Visayas Bureau, and Germelina A. Lacorte, PDI Mindanao Bureau*

3 assassinations in a day: 2 activists, a lensman

From page A1

2001, and to 47 the number of media members slain during the same period.

"Ms Arroyo's Sona statements have ushered in a fresh wave of extrajudicial killings for which her government is totally accountable," House Deputy Minority Leader and Bayan Muna head Satur Ocampo said.

Other leftist leaders said Ms Arroyo's tribute in her Sona to controversial Army Maj. Gen. Jovito Palparan for his role in the crackdown on communist insurgents had served to encourage the attacks on militants.

Claver and her husband, Bayan Muna provincial chair Dr. Constancio "Chandu" Claver, were in a Land Cruiser taking their daughter Cassandra, 7, to school at 6:45 a.m. when they were attacked by gunmen in two vans in Tabuk town.

'Doctor of the masses'

Police said two of the gunmen got out of one of the vans and shot the couple.

The killers were armed with an M-16 rifle and .45-cal. handguns, witnesses said.

The attack came a day after another Bayan Muna member was abducted by armed men from his house in Lupao, Nueva Ecija, and shot dead.

Claver, 42, was shot in the head, neck and shoulders.

Her husband, called the "doctor of the masses" and a nephew of human rights lawyer William Claver, was wounded in the arm and chest.

Their daughter survived but was in shock, a relative told the INQUIRER.

Army denial

A passerby was also hit by stray bullets.

In June, the Claver couple told the INQUIRER they had received reports that they were on a hit list allegedly drawn up by Army intelligence.

The Clavers had led rallies condemning the recent killing of militant leader Marcus Bangit.

Maj. Victor Tanggawohn Jr., 5th Infantry Battalion civil-military operations unit head, denied the military had a hand in the attack on the Clavers.

"If they have evidence, they can file charges in court. The Army does not kill innocent civilians," he said.

Gunshots in a bus

Guran, the LFS leader and a second-year student at Aquinas University, was on a Queens bus going to Legazpi City when he was shot four times by an assailant, police said.

He suffered bullet wounds in the head, chest and arm, and died on the spot.

Guran was with his younger sister, Reizzani Angela, also a student, and his aunt, Marivic Morata, when he was attacked at 6:15 a.m.

Reizzani said the bus was already moving when she heard gunshots. When she looked behind her, she saw a man shooting at her brother, who was seated at the rear.

The other passengers scrambled out after hearing the gunshots.

Some witnesses said the killer escaped on a motorcycle with a companion.

Rainy day coverage

Investigators said they had no suspect and no idea of the motive behind the killing of Guran, the second LFS leader slain in Bicol this year after LFS chair Cris Hugo who was killed in Legazpi.

Hugo's case remains unsolved.

Police said Tanod's Melendres was obviously geared up for a rainy day coverage, wearing a raincoat, a jacket and a black belt bag, when four armed men shot him in a narrow alley at Lupa Gozon compound in Malabon at around 8:30 a.m.

Melendres was a cousin of reporter Albert Orsolino, who was murdered in May.

Sealed letter

Melendres's assassins wore black jackets with hoods and shot Melendres in the chest, abdomen and below the nape, said Northern Police District Director Chief Supt. Leopoldo Bataoil.

The gunmen used a .22-cal. pistol and a .38-cal. revolver, said Insp. Albert Arturo.

Bataoil said Melendres apparently thought he would be killed like Orsolino because he left a sealed letter with instructions that it be opened if he was killed.

"He knew who were out to kill him and detailed it in his letter," Bataoil said.

One of two people mentioned in the letter has been taken in for questioning, police said.

Linked to Orsolino slay

"It would be submitted to the crime laboratory and would be part of the evidence," Bataoil said.

He said investigators believed the killing of Melendres was connected to the slaying of Orsolino. Police suspected a "personal vendetta" was behind Orsolino's death.

"The investigators are looking into all angles connecting the two deaths," Bataoil said.

He said he had sought the help of State Prosecutor Emmanuel Velasco in arresting people accused in the Orsolino killing.

Three people have been charged with killing Orsolino, but no arrests have been made. Those charged were Rommel Lirazan, Rolando Manaog and Franklin Sabe Sr.

GMA blamed

Two police officers were named earlier as possible masterminds in Orsolino's killing but were dropped for lack of evidence.

Melendres left a wife, Maria Liberty, and five children aged 3 to 15.

Relatives said that after Orsolino was killed, Melendres replaced him as president of their homeowners association and had been helping residents in the area to acquire the land on which they had been considered squatters before, according to Melendres's uncle, Ernesto Rosales.

"The past few days saw another resurgence in political killings, right after Mrs. Arroyo's Sona. After the President exonerated Palparan, those responsible for these killings were emboldened to do more," said Renato Reyes, secretary general of Bagong Alyansang Makabayan (Bayan).

Unfair to blame police

Reyes accused Task Force Usig, the police unit created to investigate the killings of militants, of not doing enough to stop the murders or solve them.

Deputy Director Gen. Avelino Razon, chief of the task force, said it was unfair to accuse the police of inaction.

He said the police leadership had directed field commanders to intensify their investigations and exert more effort to arrest suspects.

Interior Secretary Ronaldo Puno said the killings had continued because of the leftist groups' refusal to trust the police to protect them.

"We have been telling these groups, like Bayan, to tell us if there is a threat and we will provide them with police security. But they would not tell us about these threats," Puno told the INQUIRER.

He said that Task Force Usig would be making arrests "shortly." *With reports from Anselmo Roque, PDI Central Luzon Desk, and Luige A. del Puerto, Norman Bordadora and Philip C. Tubeza in Manila*

REPUBLIC OF THE PHILIPPINES
GOVERNMENT SERVICE INSURANCE SYSTEM
Financial Center, Roxas Blvd.,
Pasay City, 1308

NOTICE TO INTERESTED BUYERS

The GSIS, thru its ACQUIRED ASSETS EVALUATION COMMITTEE (AAEC), will accept offers for the property described below:

1. **Vernida III (Formerly PAL Building)**

Location : Legazpi st , Legazpi Village, Makati City
TCT Nos.: 207426, 207427
Land Area : 1,766 sqm
Improvements : 9 storey bldg
Proposal type : Long Term Lease/ Joint Venture/ SALE

Deadline for interested parties to submit their proposals to the Disposition of Assets Department, 5th floor, Core C, GSIS Headquarters, Financial Center, Pasay City is August 31, 2006.

All proposals shall be evaluated by the AAEC and shall be subject to the final approval of the President and General Manager and the Board of Trustees. The GSIS reserves the right to reject any and/or all proposals.

(Sgd.) RENATO R. SANTICO
Senior Vice President
Housing and Real Property Development Group

We celebrate 10 Years of providing better lifestyles for you!

A decade of Excellent Service in Banking
Equitable Savings Bank

esb Equitable SAVINGS BANK
A WHOLLY OWNED SUBSIDIARY OF EQUITABLE PCI BANK

At Equitable Savings Bank, it is our commitment to make you succeed. We make sure that your every financial need is met with full-attention—that is a promise, our promise.

In our 10 years of service, we have proven our excellence. As the consumer financing arm of Equitable PCI Bank, we make sure that everything we offer—such as Own-A-Car, Own-A-Home, Credit-On-The-House and other consumer loan products—will help you achieve what you've always wanted in the most efficient way possible.

Our strong determination to serve you is evident in the steps we make, such as opening 14 new branches since last year. With 38 branches already opened under our name, we will continue growing our network to serve you even better.

As a wholly owned subsidiary of Equitable PCI Bank, we are even more confident and inspired to help you progress towards the lifestyle you desire.

Alabang Hills
Tel. Nos.: 772-3693 / 842-9006
Fax: 772-3693

Angeles
Tel. Nos.: (045) 887-1212 / 887-0404
Fax: (045) 887-0505

Banilad-Cebu
Tel. Nos.: (032) 343-3640
Fax: (032) 343-3669

Biñan
Tel. Nos.: (049) 411-4081
Fax: (049) 511-6952

BF Resort-Las Pinas
Tel. Nos.: 873-8925 / 873-8918
Fax: 873-8918

Cavite City
Tel. Nos.: (046) 504-0086,
Fax: (046) 504-0086

Circumferential Road-Antipolo
Tel. Nos.: 696-5205 / 696-5212
Fax: 696-5203

CM Recto - Cagayan De Oro
Tel. Nos.: (088) 856-4067 / 272-9052
Fax: (088) 856-2617

Concepcion-Marikina
Tel. Nos.: 997-3834 / 997-3831
Fax: 997-3832

Dapitan-Sampaloc
Tel. Nos.: 743-1202 / 743-1175
Fax: 731-8544

Don A. Roces Avenue
Tel. Nos.: 415-0091 / 416-9395
Fax: 416-9395

Dumaguete
Tel. Nos.: (035) 422-3902
Fax: (035) 226-2537

Farmer's-Cubao
Tel. Nos.: 911-8822 / 911-8228
Fax: 911-8130

Gorordo-Salinas Drive Cebu
Tel. Nos.: (032) 231-4581 / 233-0156
Fax: (032) 231-4581

Greenhills
Tel. Nos.: 725-8353 / 721-8375
Fax: 725-8353

Isidora Hills
Tel. Nos.: 951-7744 / 951-7741
Fax: 430-2101

Lucena
Tel. Nos.: (042) 373-7127
Fax: (042) 373-5410

Magallanes-Makati
Tel. Nos.: 757-0391 / 757-0393
Fax: 757-0394

Matina-Davao
Tel. Nos.: (082) 299-0172
Fax: (082) 297-5360

Masinag-Antipolo
Tel. Nos.: 682-4194 / 682-4196
Fax: 682-4199

Mayon-Amoranto
Tel. Nos.: 742-6013 / 413-3677
Fax: 413-3697

Moonwalk-Merville
Tel. Nos.: 776-0692 / 776-0694
Fax: 776-0690

Munoz-Roosevelt
Tel. Nos.: 372-6889 / 411-0473
Fax: 411-0408

Pallocan West-Batangas City
Tel. Nos.: (043) 723-8162 / 723-8047
Fax: (043) 723-8162

Pasig-A. Mabini
Tel. Nos.: 641-2298 / 642-7441
Fax: 642-6834

Pasig-Kapitolyo
Tel. Nos.: 638-8577 / 747-7002
Fax: 747-7003

Pateros
Tel. Nos.: 643-9456 / 643-9468
Fax: 643-9467

Poblacion-Muntinlupa
Tel. Nos.: 861-4366 / 861-4368
Fax: 861-4364

Shorthorn-Proj. 8
Tel. Nos.: 926-0840 / 926-0820
Fax: 926-0827

Tabuc Suba-Iloilo
Tel. Nos.: (033) 320-0069
Fax: (033) 320-9136

Talipapa-Novaliches
Tel. Nos.: 930-0027 / 930-0029
Fax: 930-0081

Tandang Sora
Tel. Nos.: 932-9329 / 456-7472
Fax: 456-7473

Tapuac-Dagupan
Tel. Nos.: (075) 523-6331 / 523-5630
Fax: (075) 523-3591

Taytay Rizal
Tel. Nos.: 660-5393 / 286-3203
Fax: 286-3271

Teachers Village
Tel. Nos.: 433-6780 / 433-8716
Fax: 433-8716

Wilson-Greenhills
Tel. Nos.: 727-3764 / 727-3943
Fax: 724-5856

Xavierville Avenue
Tel. Nos.: 434-1019 / 929-6073
Fax: 929-6028

Zamboanga
Tel. Nos.: (062) 984-1192
Fax: (062) 984-0895

Our soon-to-open branches:

Bacolod Branch

Valenzuela Branch

ISSN 0116-2642 PHILIPPINE DAILY INQUIRER Vol. 21 No. 234
Email: feedback@inquirer.com.ph website: http://www.inq7.net
OPINION
Text us your feedback: inquirer opi name/city/message to 2207 (Globe) or 283 (Smart)
THE PHILIPPINE DAILY INQUIRER, INC. has its business and editorial offices at
•Chino Roces Ave corner Yague and Mascardo Sts., Makati City
•P.O. Box 2353 Makati Central Post Office 1263 Makati City
•Our telephone numbers are 897-8808 connecting all departments
•Editorial Fax 897-4793 / 897-4794 •Advertising 897-4807
•Circulation 527-3342 / 527-3348 / 528-0183 / 528-0186 and 528-0213 / Fax: 528-02-34.
•Subscription Hotline 896-6000

Marathon

EDITORIAL

EDUCATION SECRETARY JESLI LAPUS HAD NOT even warmed his seat at the Department of Education when he got a lot of criticisms. One of the objections to his appointment is that he is not an educator, and therefore, not qualified to be secretary of education.

This does not follow. The late Raul Roco was not a career educator, and yet he made a very good secretary of education. He cleaned up the mess at the department, eliminating particularly corruption in the procurement of textbooks. It is true that Lapus is not a career educator, but he has had some experience as a teacher: he taught at Maryknoll College, Malaysia State University, Ateneo de Manila University and Asian Institute of Management.

Lapus is basically a manager, but he is also a versatile man who has made good in every field of endeavor that he entered. At 20, he was auditor in charge of SGV & Co. At 23 he was chief finance officer of the Ramcar Group. (Someone asked what he was doing at Ramcar when he knew next to nothing about car batteries, but he helped turn the ailing company around.) At 29, he was managing director of Triumph International (Phils.) Inc., a multinational company that became the biggest operation of its kind in the world.

He was at various times director of the Union Bank of the Philippines, AFC Merchant Bank, Urban Bank and president of the Land Bank of the Philippines. He has also made a mark in public service, having been undersecretary of agrarian reform and representative of Tarlac for two terms, during which he was chosen Outstanding Legislator for five consecutive years.

It was during his stint in Congress that Lapus exposed and corrected the multibillion-peso automatic payroll deductions scheme at the DepEd which had drastically reduced the take-home pay of about 300,000 public school teachers.

Now, Lapus has his job cut out for him as a manager when he tries to straighten out the DepEd and put it in tip-top shape so that it can carry out its task of educating millions of students who will later be the citizens and workers of the republic. In a recent visit to the Philippine Daily Inquirer, Lapus said that the No. 1 item on his agenda would be the provision of "quality education" to all the students of the country. This is a very challenging job, considering how the system of education has deteriorated in the past three or four decades.

He will have to find ways to strengthen the teaching of English, Mathematics and Science where students have scored miserably in tests and international competitions. He will have to focus especially on the teaching of English, without at the same time degrading the progress that has been attained in the propagation of the national language.

He will have to make the curriculum more responsive to present-day needs. Already, Lapus has said that the National College Entrance Exam (NCEE) may have to be revived. That makes sense, because it is useless to give some young people a college education if, after graduation, it is discovered that they were not really meant to do white collar jobs. Instead, Lapus would have more vocational schools to cater to students whose aptitudes are different from those who enter college.

He will also have to upgrade the skills of the teachers. A possible model is the Mentoring the Mentors program of Chinit Rufino. Teachers have to go through a course of continuing education to be able to keep up with the latest developments in pedagogy. Here, the private sector, and particularly private schools, can be asked to help.

He will have to attend to the recurring problem of shortage of classrooms, desks and textbooks. He has already said he would ask for a bigger budget (P130 billion vs. P119 billion for 2006) for 2007. He will also ask Congress to pass a law requiring the Pagcor to allocate 10 percent of its annual sales to DepEd. He will re-launch the Adopt-a-School program to renew the interest and support of the private sector for education.

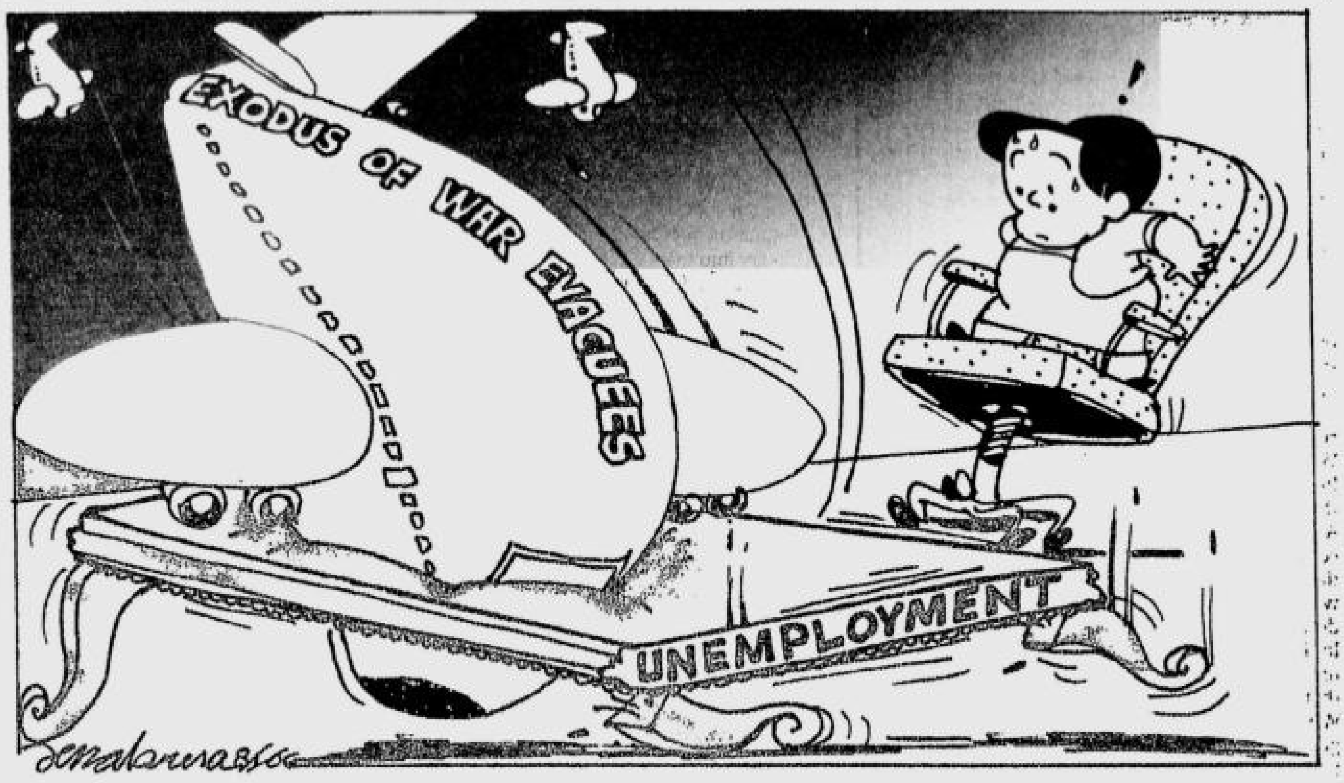
Lapus was reported to have "hit the ground running on his first day at work." He will not have much time to rest in his position as secretary of education. He is facing so many problems and so many challenges that he has to run a continuous marathon if he is to achieve some progress in his department.

Publisher **Isagani Yambot**
Editor in Chief **Letty Jimenez-Magsanoc**
Managing Editor **Jose Ma. D. Nolasco**
Associate Editor **Abelardo S. Ulanday**
Associate Editor for Readership **Rosario A. Garcellano**
News Editor **Artemio T. Engracia Jr.** • *Chief, News Day Desk* **Nilo B. Paurom**
Opinion Editor **Jorge V. Aruta**
National Editor **Pergentino B. Bandayrel Jr.**
Senior Desk Editor **Juan V. Sarmiento Jr.**
Editorial Consultant **Amando Doronila**
Chief Photographer **Ernie U. Sarmiento**
Art & Design Director **Lynett A. Villariba**

Board Chairman **Marixi R. Prieto**
President **Alexandra Prieto-Romualdez**
Executive Vice President **David O. Valdes**
Senior Vice President for Sales and Marketing **Renato R. Reinoso**
VP for Advertising **Felipe R. Olarte**
AVP for Circulation **Sandy Simon R. Yap**

Readers' Advocate **Lorna Kalaw Tirol**
readersadvocate@inquirer.com.ph • Tel. No. 897-8808, Loc. 342

All rights reserved. Except as permitted by law, no part of the Philippine Daily Inquirer may be reproduced or distributed in any form or by any means stored in a database or retrieval system without its prior written permission.



'Blowin' in the wind'

VIEWPOINT

Juan L. Mercado

WEDGED INTO THE 86-PARAGRAPH STATE of the Nation Address, the 13-word sentence didn't stick out. Most reaction cascaded on the President's glitzier phrases, from mega regions to being "game" for those who'd pick old political fights. That smudged the sentence further.

"To save dollars, windmills in Batanes and Ilocos Norte turn megawinds into megawatts," the President said. But the 15-wind turbines of Southeast Asia's first wind farm, along Bangui Bay, now generates 24 percent of Ilocos Norte's electricity, cutting residents' bills by 7 percent. When completed, nearly half the province's electricity needs would come from wind. All these in a world girding for $100-a-barrel of oil.

Today, "wind is the world's fastest-growing energy source," the Earth Policy Institute notes. Over the last 10 years, annual growth rate topped 29 percent. Yet in 1980, it was almost zero.

Wind power is renewable, free of coal or diesel pollution or a "Chernobyl" threat. "Many countries are finding the cheapest way to produce electricity is to pull it out of the air," writes Christopher Flavin, author of "Power Surge."

India accounts for 62 percent of Asia's installed wind-generated electricity capacity. China's new "Renewable Energy Law" seeks to generate five times its present wind power capacity by 2010. Two-thirds of current global total installed capacity is in Europe. By 2030, wind power could satisfy 23 percent of European electricity needs.

Don Quijote de la Mancha wouldn't recognize the landscape today. Modern wind turbines are replacing those postcard windmills in Holland, Denmark, parts of the United States, Australia, Germany, China and Spain, specially in Pamplona.

For Filipinos, Pamplona conjures "running of the bulls" fiestas. Much of that comes from Hemingway and TV footage of this fiesta. But Pamplona is now has base for "the world's fastest growing wind energy industry." Pamplonans were totally dependent on fossil fuel in 1995. Today, 26 out of every 100 pesetas they pay is for power generated by wind turbines.

Middle East instability is spurring the ongoing efforts by scientists to gauge wind potentials from the Patagonia, the American Great Plains to Central Asia's steppes. "China could become a wind superpower," the Worldwatch Institute asserts. Inner Mongolia could light northern China. The wind potential of Texas and the two Dakotas could generate enough power for much of the East Coast.

In 1998, the US National Renewable Energy Laboratory published "Wind Energy Resource Atlas of the Philippines." The UP National Engineering Center reviewed the study upon request of the World Wide Fund for Nature. Its findings include:

(a) "The Philippines has good to excellent wind resource potential, enough to conservatively generate at least 76,000 megawatts... Good to moderate potential could jack that up to at least 170,000 megawatts."

(b) Nine wind corridors, with "good to excellent" potential, were identified in a wind-mapping exercise. This included the northwest tip of Luzon and its high interior, notably the Cordilleras, the coast along Catanduanes and Eastern Mindanao.

(c) Tapping even just 10 percent of these "good to excellent corridors" would match "total power demand today."

Cebu newspapers thereafter prodded its leaders to get cracking. Compete with Ilocos Norte, urged a Cebu Daily News editorial. Ilocos officials were offering sites, starting with Baseo Sagada, the paper noted. They succeeded in getting on the short list of 23 projects submitted to Japan's Bank of International Cooperation.

"Cebu could lead if officials acted on this information decisively," the editorial groused. "But our officials are often the last to know... Nothing is more confining than 'windmills of the mind' in Cebu's obsolete leaders."

The self-satisfied Cebuano executive clearly didn't know what Wind Resource Atlas was. "Windmills?" he replied to a question on its implications from editors. The furrows on his brow deepened. "Windmills?" You could almost track images of obsolete machines of the 1900s creaking across his mind. But that's as far as his horizons went. "He is shortsighted," Khalil Gibran writes, "who looks only at the walls he leans on."

Those northern Philippines wind farms usher in 21st century technology, a December 2001 Sun Star editorial noted. "It's one thing for Ilocos Norte to beat Cebu" in bagging a project that now transmits, over a 42-kilometer, 230-kilovolt line, wind-generated power to the Luzon grid. "But it's another thing for Cebu's smug leaders to be even unaware of what happened. We wuz trashed—and didn't even know it."

This wind power surge will continue into the 21st century, as fossil fuel is depleted. Design breakthroughs achieved by Danish engineers in the 1970s are a "technology that has come of age." As these 70-meter high Bangui Bay turbines show, they're efficient, able to adjust from breezes to gales. Down time for maintenance is less than 5 percent. And costs for financing have dropped.

"In some markets, wind is less expensive than electricity from coal-fired plants," asserts the report, "Bull Market in Wind Energy." If the lives of hydro plants, Angat and Maria Cristina are stretched by curbing watershed denudation and wind power is tapped, future electricity needs could be manageable.

That 13-word sentence in Sona underscores the need to break out of spiraling dependence on unrenewable fuel sources.

"The answer," as the Bob Dylan pop song puts it, "is blowin' in the wind."

Happiness

THERE'S THE RUB

Conrado de Quiros

I REMEMBER AGAIN THE ECONOMIST WHO did a study of a Third World village with a view to determining the factors that improved quality of life, or the perception of it. I do not now recall the name of the economist or the village he studied, but I recall that he visited the village periodically to see how things had changed.

He was surprised at one point to find that most of the villagers agreed that their quality of life had dramatically improved. He looked at their current economic indices and compared them with the ones he had taken the last time. He saw that virtually nothing had changed, and that indeed they were worse off in some respects. He did a little sleuthing and swiftly discovered the source of the villagers' newfound buoyancy: Many of them were now wearing shoes. That simple fact had a tremendous impact on the villagers' sense of wellbeing.

That is not entirely surprising as it seems. There's a whole literature on shoes as a factor in self-esteem, and I half suspect Imelda's fetish with them has something to do with it. Our very own culture denigrates the unshod and equates them with the unlettered.

But this is not a column about shoes, this is a column about happiness. I remembered the above in fact in relation to the various items I read over the past week about the studies ranking countries according to "happiness." One came out in this newspaper last Saturday. It was done by a University of Leicester academic who also produced a World Map of Happiness. It ranked the Philippines 78th. The top five were Denmark, Switzerland, Austria, Iceland and Bahamas.

This survey follows several other surveys along the same line with widely disparate results. A bigger survey done by the marketing company GfK NOP, which interviewed 30,000 people, proclaimed that the happiest nations on earth were Australia, United States, Egypt, India, Britain and Canada. The British think tank, New Economics Foundation, which produced its own "Happy Planet" index based on 178 countries earlier this month, had Vanuatu, a tiny South Pacific island (pop. 209,000), as the planet's most cheerful country. And it had the world's largest economies, Germany, Japan and the US, at 81st, 95th and 150th respectively.

The wide divergence in results must suggest how alternately gratifying and frustrating the prospect of measuring happiness is. Unlike the amount of goods in a basket, the amount of happiness in the heart doesn't lend itself to easy arithmetic. It's not an objective thing, it is a subjective one. As the story of the shoes above shows, people's sources of happiness vary wildly from place to place.

On a not entirely facetious note, "happiness," as I've learned recently, is the term used by showbiz writers for the "fee" that goes their way for attending press conferences. The amount of "happiness" rising and falling according to the importance of the writer and the project being pitched. You attend a press conference daily, or several of them, which happily also gets you free meals along the way, you would be absolutely gleeful by the end of the day. It's enough to make you think about shifting careers, or subjects.

I can see an upside and downside to the attempts to introduce happiness as a measure of development. As their authors themselves argue, it's an effort to veer away from the traditional measures of GNP, GDP and per capita income, which tend to equate wellbeing with material abundance. And which encourages consumerist values. As the New Economics Foundation suggests, the happiness index is meant to compel governments to rethink more into better.

That point I can subscribe to. Particularly in this country where the greed of public officials, and of the elite in general who continue to preside over an order characterized by opulence on one hand and destitution on the other, runs riot. Indeed, where acquisitiveness, a continuing legacy of American rule, holds sway, people measured not by the number of books on their shelves but by the number of cars in their garages. Makes you wonder: How much is enough? How many cellular phones and mistresses can make you happy?

I've always thought the only thing that should be insatiable is the thirst for knowledge or the hunger for wisdom. But that's another story.

The downside of it, well, the happiness index can also encourage bovine smugness and lack of aspiration. The local phrase, "*mababaw ang kaligayahan*" (literally, "shallow happiness threshold," or more idiomatically, "easy to please") catches the spirit perfectly. Unfortunately, being easy to please isn't always a natural state, it can always be induced. You don't need to go far to see proof of it, you need see only what's happened to us. From an Asian country next only to Japan and dreaming of becoming another Japan, we've become a Southeast Asian country that's better off only than Burma and dreaming only of sending ex-doctors-turned-nurses abroad. Today, we snag a job abroad and we're deliriously happy. Indeed, today we snag a job at home and we're boundlessly ecstatic.

More importantly, many years ago during the pit of martial law, I heard one of Imelda's minions perorate on his boss' favorite prescription for happiness, which was the True, the Good, and the Beautiful. During the open forum someone asked perfectly seriously: "But what if your spouse was cheating on you, would it pay to know the truth, or would you be better off not knowing you were being cuckolded?" The speaker thought for a while and laughed. "Well," he said, "sometimes it really does not pay to know the truth. It can make you very, very unhappy."

A happy people can be a sign they are not materialistic. But it can also be a sign they do not know, or care, that they have a president they did not vote for.

Oversight committee monitors Sona targets

POLITICAL TIDBITS

Belinda Olivares-Cunanan

CECILE ALVAREZ AND I AGAIN HAD ALBAY REP. Joey Sarte Salceda on our dzRH program last Sunday evening to talk about President Macapagal-Arroyo's State of the Nation Address, which critics dubbed her "Enchanted Kingdom." We noted that the critics are doubtful that there would be enough funds to finance GMA's "super regions." Salceda, her economic adviser, stressed that "we have the funds" and "no new taxes are going to be raised." He had fulsome praise for his former teacher's "mastery" as an economist, and said the awareness that she knows what she's doing and is a hands-on executive is a source of confidence among investors. He admitted, however, that she tends to micro-manage, but this "probably can't be helped."

* * *

I found interesting Salceda's revelation that over the past five years there has been a standing House committee that monitors targets set and promises made by GMA in her annual Sona, against actual accomplishments each year. He recalled that it was created by Speaker Jose de Venecia in 2001 during a keen rivalry between him and fellow Bicolano Rolando Andaya Jr. for the appropriations committee chairmanship. Andaya bagged the job, but Salceda got the new committee that's patterned after the General Auditing Office (GAO) of the United States, which was chaired for a long time by former Vice President Al Gore. Now chaired by Quezon Rep. Danilo Suarez, this committee focuses not so much on malfeasance, since there are agencies for that, but on "misfeasance and non-feasance." What it does is "third party verification" with the government agencies concerned, or "constructive engagement with the executive department." For instance, he said, if an item says a school was built recently in Ligao, Albay, the committee checks it out. Monitoring of agencies used to be done quarterly, but because of work overload, this is finished 45 days before the next session and put on a score-board.

* * *

While the government is trying to get over 30,000 Filipinos out of war-torn Lebanon, our politicians are busy debating whether the government is sending enough funds to finance their evacuation. The Senate, quick on the draw when it chooses to be so, has opened, upon the instigation of Sen. Jinggoy Estrada, an inquiry into this issue. There's nothing wrong with investigating whether the Overseas Workers Welfare Administration really held back those badly needed funds, but Vice President Noli de Castro has offered the most sensible reaction. He said we should concentrate first on getting our OFWs out of harm's way and conduct the inquiry later. In other words, the task is tough enough without our officials being distracted by the Senate inquiry. But the Vice President's advice is being ignored.

* * *

Israel is fast losing the propaganda war against Hezbollah and that's understandable. Its superior force has inflicted a lot of damage on the militant Islamic group as well as its host country. In the latest attack, on Qana in southern Lebanon, a number of children were killed. Last week, Israeli planes bombed the UN headquarters in Beirut by mistake, killing four UN workers. The Qana bombings, played up by international media, have outraged nations and institutions and the pressure has mounted on the US to make its ally, Israel, agree to a ceasefire.

* * *

US Secretary of State Condolezza Rice has offered a three-pronged program which includes a ceasefire, fielding an international peace-keeping force at Lebanon's southern border, and the complete disarming of Hezbollah. She stressed that only with these three steps could the recurrence of violence be prevented. Analysts noted that it's obvious the US does not believe the suspected shipping of arms to Hezbollah from Syria and Iran could be prevented without an international force. The question analysts now raise is: If Hezbollah cannot be contained by Lebanon, would the international force be ready to confront it militarily? Incidentally, it should be noted that the US pulled out 8,000 troops from Afghanistan yesterday morning and replaced them with Nato troops. Are the US troops being prepared for redeployment elsewhere?

* * *

Israel has reaped criticisms for its use of superior force on what's portrayed as a ragtag army. But what's forgotten—and this is what has upset diplomats around the world—is that supposedly sovereign Lebanon has totally failed to control this militant guerrilla group in its territory. As one diplomat put it, Lebanon has been hostaged by Hezbollah, and the need for an international peace-keeping force is evidence of that lack of control. The situation reminds me of the Abu Sayyaf that kidnaps people and uses innocent civilians as human shields against pursuing troops. If civilians are hit, the AFP is criticized for indiscriminate firing. By the same token, Israeli authorities alleged that Hezbollah has fired rockets from Qana, but because Israeli bombs hit a refugee center, the world is outraged. Yet Hezbollah is not condemned for firing into Israeli territory rockets that are likely Iranian-supplied and coursed through Syria.

* * *

Retrouvaille Philippines, the worldwide ministry devoted to helping troubled and ailing marriages, offers its third-quarter weekend healing program for 2006. It starts on Friday evening, Aug. 11, and ends on Sunday afternoon, Aug. 13, at the Mother of Mercy Spiritual Center, SVD Road, Tagaytay City. The weekend healing program has been successful in helping married couples resolve their conflicts and reconcile. Inquiries may be made with Fr. Eli Santos at 0918-921-0184, or 822-3614; Nes and Inday at 0916-443-8346 and 938-9719; Raymond and Zeny at 0917-922-0115, or Ding and Belen. All calls are treated confidentially.

Hard work is not enough

AT LARGE

Rina Jimenez-David

US PRESIDENT GEORGE W. BUSH PROMISED during his first campaign for the presidency that he would be on the job "24/7" if elected. Well, he did win that and a subsequent campaign, but the American people discovered that what he meant wasn't "24 hours a day, seven days a week," but rather "24 hours a week, seven months a year."

American NGOs that make it a point to monitor "Dubya's" work schedule have confirmed that Bush has spent more time on vacation in his Texas ranch than in the White House or elsewhere, doing his job.

No wonder that compared to Bush Filipino presidents have been described as "workaholics." Willingness to spend long hours at work was in fact one of the virtues touted by Gloria Macapagal-Arroyo's supporters in 2001, when it seemed inevitable that she would succeed the notorious slacker Joseph Estrada, then undergoing an impeachment trial.

Compared to Erap, who was habitually late for appointments and would stay up till the wee hours imbibing liquor and feasting on rich food with a "Midnight Cabinet" in Malacañang, GMA was a glutton for work, exuding the image of a policy wonk who loved nothing more than digesting statistics and hectoring subordinates on their grasp of details.

Say what you will about her, but even her harshest critics concede that President Arroyo is at least a hard worker. During her first term, Cabinet members complained about the punishing schedule she set for herself and for everyone else foolish enough to join her entourage. "Eat whatever you're offered and whenever you can," a former Cabinet member told me, was a reminder they all kept in mind whenever they were asked to travel with the President. This was because, given the number of activities crammed into her schedule and the bristling pace she set, anyone traveling with GMA could never be sure when the next meal, if any, was to be had.

* * *

GIVEN her work habits, the President must have had mixed feelings regarding the recent announcement that she would be hewing to a much lighter, "health friendly" schedule, following her second hospitalization in little more than a month.

Though there are rumors afoot that there's more to her health problems than just an intestinal infection and weakened resistance due to stress and fatigue, Malacañang has so far chosen to pin the blame on her "killer" schedule. And this is why Chief of Staff Mike Defensor has announced that from a previous average of 8 to 10 meetings a day—not to mention briefings from her staff and dealing with paperwork—he would be trimming her appointments to four a day. The slack will be taken up by Vice President Noli de Castro, though at the moment it seems he'll be standing in for her only for ceremonial events.

Even without her recent health crisis, it does make sense for the President to lighten her workload. While her presence at social occasions and ceremonies is indeed prestigious, such chores can very easily be delegated, either to the Vice President or to any member of her family.

As for her official duties, the President is surely aware that a good manager is one who knows how to delegate, but only to people she trusts and in whom she has the greatest confidence. A manager—and a President—who doesn't have confidence in her underlings, or who never takes the time to train and orient her staff, has serious issues of control and ego. And a manager who must constantly look over the shoulders of subordinates is not just wasting her time and her staff's, but also the time and resources of the institution they all serve.

* * *

PRESIDENT Arroyo has been described as a "micro-manager" by both friends and foes. It's praise and criticism at the same time, for while the term speaks of her meticulousness and concern for the smallest detail, it also indicates a short-sighted style of leadership, one honed in to minute details while losing sight of the bigger issues.

The story is told of the founder of a global ad agency who at one meeting of his top executives placed a Russian "Matrushka" doll in front of each of them. He then told them to open each doll, where nestled a smaller doll and which housed an even smaller doll, down the line. And this is what the agency founder told his executives: If you don't nurture your subordinates, and teach them how to train their own subordinates, we will end up with smaller and less competent successors. That's a lesson the President can learn at this point in her presidency and given her health and her age. Taxpayers may demand her utter devotion to her work and the long hours spent on studying policy and making difficult decisions. But she serves her nation better in the long run if she takes her body's cues and takes time to look after herself, while making sure that the people she has chosen to back stop her have not just the needed skills and competencies, but more important, her trust and her support.

* * *

THE PUBLIC is invited to "Panambitan ng Kababaihan," which organizers describe as "a cultural evening in defense of women's and children's civil rights," to be held this Saturday, Aug. 5, from 5 p.m. to 9 p.m. at the '70s Bistro.

Organizing "Panambitan" are the groups Voices of Women for Civil Liberties, Free Our Sisters, Free Ourselves, Concerned Artists of the Philippines, and the Children's Rehabilitation Center. Various artists and groups have been invited to perform at "Panambitan." There will also be photos, visual exhibits and a video-showing. Organizers hope the evening's events will serve to introduce the network and groups leading the campaign against political repression.

An entrance fee of P100 will be charged each guest, and entitles the guest to one free drink.

Understanding the Arab military nmind

WORLD VIEW

Barry Rubin

A KEY ASPECT OF WINNING ANY WAR IS TO define the goals. This is especially true of the current fighting in Gaza and Lebanon. By trying to do too much—or believing that one can achieve more than is possible—the result can be failure and certainly will be disappointment.

In this case, the mistake is to think that Israel can destroy Hezbollah or eliminate it as a political and military entity. To claim otherwise plays into the hands of Hezbollah, Syria and Iran, which want to define their victory as Hezbollah's survival.

Defining victory as merely survival is a pattern often typical of Arab (and Iranian) politics and it is simultaneously disastrous and sensible. It is disastrous because it courts defeat by attacking superior forces: the 1967 Six Day War, Saddam Hussein's challenge to the United States and his attack on Iran, Yasir Arafat's fighting an endless battle in which he was always defeated, and so on. The Arab side is left with tremendous losses in casualties and material, as is once again happening with Lebanon and the Palestinians.

But what is to a large extent a defeat in practical and military terms also can be considered a political victory. The Arabs never "lose" because they never surrender. Thus, they do not formally give up anything. The leaders who brought on failure and the groups that did not triumph become heroes for being able to claim that they courageously fought the enemy without being crushed. The important points for them are that they gained revenge by inflicting damage, showed that they were real men, did not knuckle under, and survived.

Such a pattern is a formula for endless conflict and endless defeat. Yet defeats do not force new attitudes, policies or leaders. The pragmatic "lesson" remains unlearned because those who take this view perceive a different lesson.

That is why the kind of tactics that work well in conflicts elsewhere in the world do not function in the Middle East. The rules of the game are supposed to be like this: the side that loses recognizes that it is weaker and makes a deal involving concessions to avoid another costly conflict. The stronger side then gains deterrence, because recognition of its power stops the other side from going to war in the first place. Wanting to avoid war, all sides solve disputes by compromise, end the conflict forever, and move on to other things.

Instead, Hezbollah and Hamas thrive on fighting as an end in itself. Moreover, Hezbollah and its friends present themselves as absolute victors no matter what happens. And millions of Arabs and Muslims, given regime and media propaganda, believe them.

The underlying cause of conflict is not that Hezbollah or Hamas have grievances against Israel so much as that they view Jews as prophet-murdering, devil-aiding, imperialistic sub-humans whose state must be wiped off the map. Formal ceasefires or political solutions are inconceivable. At the same time, the conflict gives them money, power and glory. Any losses or suffering that occurs as a result—except perhaps to the leaders personally—are a matter of indifference.

For its part, Israel will win an objective military and political victory but is not able to destroy Hezbollah for several reasons. First, Hezbollah has the support of most Lebanese Shia, who make up roughly 40 percent of the population. The Shiites back Hezbollah because it appeals to their communal pride, represents their interests domestically, and stirs their religious passions. The current fighting will not erode that support, which regards resistance to Israel as a victory in itself.

Second, Iran and Syria will keep backing Hezbollah because doing so gives them prestige, influence in Lebanon, and a way to hit Israel, all without cost. Their backing includes not only arms, but also financial subsidies that enable Hezbollah to buy popular support.

Finally, a lot of Hezbollah's resources and forces are outside Israel's range. Thus, only strong action by Lebanese groups could destroy Hezbollah. But they won't act because they fear civil war and opportunistically use Hezbollah to promote their own goals or ambitions. For example, the current Christian leadership is a political ally of Hezbollah, even though the former opposed and the latter favored Syria's continuing occupation of Lebanon.

Naturally, most other Lebanese are unhappy that Hezbollah's adventurism has dragged their country into war and inflicted great destruction on it. Many secretly want Israel to crush Hezbollah and rid them of their problem. Yet they will do nothing themselves to help, thus ensuring that the problem continues.

There are, though, two realizable goals that Israel can achieve. The first is to keep Hezbollah away from the border. Ideally, Lebanon's army and government would enter the area and run it as part of their country. Alternatively, another international force may be able to accomplish more than its predecessors, which mostly waved at the terrorists as they passed. But even if international institutions or Lebanon do nothing, Israel will attack any Hezbollah forces trying to get close enough to cross the border or fire rockets at Israeli civilians.

The second attainable goal is to impose such a high price on Hezbollah as to be an effective deterrence in practice. Hezbollah will keep insisting publicly that it yearns for another confrontation, shout defiance and claim victory. At the same time, though, it will confine its threats mainly to the verbal level. More than this cannot—and should not—be expected. —*Project Syndicate*

Barry Rubin is director of the Global Research in International Affairs Center, Interdisciplinary University, and editor of the Middle East Review of International Affairs Journal.

Just teaching

YOUNG BLOOD

Clarisse Espiritu Albia

We want to know what the young are thinking about. What are their thoughts on current issues? We welcome contributions from the twentysomething and below.—**Ed.**

STUDENT: WHAT WERE THE MOST MEMORABLE MOments of your teaching career?

Me: Oh, God. Memorable? How about the proposals from students offering to become my boyfriends? One for each school year. But seriously, I think it was when this group of Masscom students thanked me profusely for becoming their teacher.

Student: How about your worst experiences?

Me: You mean, have I been manhandled or harassed by my students or my boss? Uhm, probably not "worst" experiences, just challenging ones. I think one of the most challenging moments of my teaching career was trying to act like I knew something I didn't actually know. I remember going into class one time without any idea of what the lesson was about or how to teach it. I ended up asking the class to work as groups and discuss the topic based on how they understood it. God! It was hard, trying to pull off a stunt like that. They never told me, of course, but every student knows if their teacher knows the lesson. So I guess they pretty much had an inkling that I didn't know it one bit. After that, I promised myself that it would never happen again…

I've been teaching for the past three years. This is the first job I took, right after graduation. And although I've transferred to a new university now and even had a month's respite from the academic world to try out graveyard shifts and air-conditioned offices and headphones, I still found myself going back to this familiar place.

My students ask me if teaching is something I've always wanted to do. My answer: It just used to be one of my career options, but not really something I'd like to do for the rest of my working years. I used to have dreams of going into the mainstream media back in college, until I realized I didn't have the stamina for the slave-driving work pace and the grit and persistence of a media personality. I also wanted to go into research and be a writer at the same time. I wanted to go into advertising. But after three years in the academe, I've learned to appreciate the work I'm doing, enough for me to say that this is something I can do well into my retirement years, with probably a few years of sabbatical to explore a new job and learn a new skill before going back to the academe again.

My parents are both educators and I've been long acquainted with the problems of little pay and too much paper work and pesky students driving you mad. It's because of them that I've developed a sense of respect for this vocation, no matter what most people say about it being one of the most underpaid jobs in the world. I will be a hypocrite if I say that I don't complain about the pay and the workload. But then, every job in this world has its own perks and "perils."

Yeah, most of the time we gripe about the pay, about being overworked and underpaid, about the mountain of papers on our desks, about students who are too cocky for their own good. When we get together, we talk about our batch mates and friends who are working in multi-national companies and earning in one month more than what we earn in a year and traveling to Singapore and the States. We talk about how different our lives would have been had we chosen other paths.

But we're still here, with the students. And while some may ask why we chose to stay when we could have better offers elsewhere, there's just something about this job which makes us stay. I could have had a higher salary in the corporate world, but now that I think about it, it's not the place for me. It's in the classroom where I thrive and grow. It's there where I'm in my element.

I've had my own share of students, from the really smart and brilliant to the downright "lost," from the silent to the noisy and loud, from the timid and shy to the cocky and overconfident. I don't know how I was able to handle all these varied personalities, but I'd like to think that somehow I did quite well. It's a major feat to win over to your side a student who's normally indifferent, unmotivated or so much of a pest that other teachers don't want to bother with him or her anymore.

Funny, but even after three years of teaching, I still get butterflies in my stomach on the first day of classes. My hands would shake and I can't quite hold on to the classcards and my class list.

And even after three years, I fear reading their evaluations. It's not because I don't like to hear comments or criticisms or that I don't know how to handle them. It's more of fear that I've failed them. Or that they never realized or appreciated all the efforts I've put into teaching them and making sure they learned something from the course.

And though it may be technically true, it pisses me to hear students say that they're "paying me to teach them." Believe me, in the place where I work, the pay doesn't cover even half of what we're doing.

Still there's a certain sense of fulfillment every time my students nod their heads in comprehension of a topic they just learned. And that's one of the reasons I'm still doing what I've been doing for the past two years. The whole process of learning is amazing and to know that you're part of it is fulfilling. Too much idealism? But I've always believed that idealism should be put to good use while it lasts.

There are days when the work drags and I'd rather stay in bed or do something else besides face a bunch of rowdy (or in some cases, silent and uncomprehending) students. There are even days when I don't know what to teach or how to teach the lesson and I'm tempted to call in sick or ask the students to do a group report instead. Just like my students, there are days when I don't do my "homework" and I just cram. There are days when I want to tell my students, "Hey, I'm just human. I'm entitled to be sick and make mistakes too," because they expect me to know everything and just be perfect. But these are little things I can put up with.

Someday, I'd like to learn how to establish my authority as a teacher and still be friends with my students outside the classroom. I'd like to earn their respect, not just because I'm a teacher, but because I'm a darn good one and I'm their friend as well. Someday, I'd like to think that I've been a source of inspiration to them.

Someday, I'd like to see them go up the stage to receive their diplomas and hear them say, "Thank you." Though they may not remember me then, to know that I was part of a cause greater than me is enough.

A friend once told me that "to teach is to light a life forever." I've always wanted to leave a legacy. I want to touch lives, shape minds. So, when the work drags and the students are a headache, I tell myself to go on because I'm one of the candles lighting a life.

Clarisse Espiritu Albia, 23, teaches at the University of the Philippines Los Baños.

The INQUIRER is a member of the
PHILIPPINE PRESS INSTITUTE
The National Association of Philippine Newspapers

The Bolante puzzle

IT TOOK THE DEPARTMENT OF FOREIGN Affairs days to announce that former Agriculture Undersecretary Jocelyn "Joc-Joc" Bolante had been taken into custody by the US immigration for violation of an unspecified US law. Former Solicitor General Frank Chavez cried conspiracy between the Philippine and US governments. He said the arrest was a ploy to keep Bolante out of Philippine jurisdiction and prevent him from testifying on the P728-million fertilizer scam.

Let us not be too naive on the role of the Department of Foreign Affairs and its foreign service in serving the nation and its president.

During the time of President Ferdinand Marcos, foreign service posts were always on their toes whenever Imelda Marcos was around. Filipino diplomats lined up to be at her beck and call. Spouses of diplomats and lower ranking officers hovered around her when she did her shopping sprees. And the head of the Philippine National Bank, with diplomatic rank, was ever ready to draw his checks to settle her accounts.

The fatal trip of Ninoy Aquino in August 1983 to Manila was monitored—all the way—by foreign service officials. Even the Philippine Ambassador in Singapore knew the schedule of Ninoy's landing—by what plane and at what time—at the Manila International Airport.

The exile in the United States of Raul Manglapus was made more miserable by the presence of the "Kokoy Boys" abroad. The consul general in New York always kept Manila updated on Manglapus' whereabouts. Even the consul general in Los Angeles had to don a wig just to be able to penetrate the meetings that were being attended by Manglapus in the area.

Going back to the Bolante puzzle, was his visa cancelled in mid-flight, considering that he was allowed to board the plane bound for the United States? Was it a consular trap or diplomatic conspiracy?

What is clear is that the consulate in Los Angeles, in this instance, was discouraged to render its consular duty to assist a Filipino national detained in Los Angeles, California. For the first time in living memory, two treaties—the Vienna Convention on Consular Relations, and the RP-US Convention on Consular Relations—were not invoked "to protect," or at least to seek a visit and an interview of a national detained in a foreign port.

Has any high-ranking government official been sent from Manila to assist Bolante? Did Frank Chavez hit a diplomatic nail on the head?

—NELSON D. LAVIÑA,
former ambassador,
nlavina@lycos.com

Fund transfer to PhilHealth made after 2004 elections

THIS IS IN REACTION TO THE JULY 26 column of Conrado de Quiros.

We wish to emphasize that there is no truth to De Quiros' claim that P530 million was transferred by the Overseas Workers Welfare Administration to PhilHealth in 2004 for "patent electoral purposes." In fact, the amount was transferred to us only in March 2005, long after the national elections in 2004. The first tranche worth P300 million was transferred on March 16 and the second and final tranche worth P230 million was transferred on Apr. 15. We have stressed this fact in various fora, and our records show that the Owwa checks representing these amounts were dated March 16 and Apr. 15, 2005, respectively.

Since we started administering the Medicare program for overseas Filipino workers in March 2005, we have been able to introduce major changes: We have streamlined the operations that led to increased use of benefits by OFWs and their dependents here and abroad. We have also been able to complete the processing of more than 48,000 claims for medical care refunds that we inherited from the Owwa, aside from the almost 30,000 claims for outpatient and in-patient benefits that we received directly from OFWs for the period March to December last year. We had to introduce measures to ensure that we would immediately settle these claims for the benefit of our OFW-members.

We have also updated our membership registration, claims processing and premium remittance policies—to ensure that these respond to the needs of our OFW-members and their kin in the country.

At present, we are exploring other means by which we can make our services more accessible to our members overseas, including strengthening ties with Philippine consular offices abroad so that we can bring to the OFWs the good news on their medical care benefits. We also have our weekly radio program through which we address OFWs' questions on their PhilHealth membership. The program is aired over an AM station that can be accessed by OFWs through the Internet as it airs.

We invite De Quiros to visit us at his convenience so that we can show him our records pertaining to the transfer of the Owwa Medicare funds. It would be our pleasure to be of service to him and to the many others who have been wanting to know more about our program for OFWs.

—LORNA O. FAJARDO,
acting president and CEO,
Philippine Health
Insurance Corporation (PhilHealth)

A DEPED official holds of a copy of guidebook on sex education.

Youth have the right to know about sex and sexuality

IT IS TRUE INDEED THAT IN THE PRESENT controversy over sex education, the voice of the youth—our voice—is not seriously taken into account. Even worse, it is claimed to express views that many, if not all, of us disagree with.

Sex education is not the magic solution that will reduce the incidence of teen pregnancy and sexually transmitted disease (STD). In fact, in countries that have long adopted sex education, these problems have become worse. In the United States, where sex education has been a part of school curricula for more than 30 years, the number of teen pregnancies dramatically rose to 900,000 yearly; and almost half of the estimated 18.9 million new STD cases in 2000 were among young people 15 to 24 years of age. Moreover, the number of abortion cases is skyrocketing, pornography is a hot commodity and teen promiscuity is rampant. All these because of sex education—a grim reality that the United States is ashamed of admitting.

Why the failure?

First, contraceptives simply don't work as perfectly and safely as claimed. Long touted as devices for safe sex, the condom (with inherent voids or holes measuring up to 5 microns) does not at all protect sex partners against the HIV (0.1 micron in size). And the pill, aside from being an abortifacient, has serious health effects on its users; with failure rates of 14 percent and 3 percent, respectively, pregnancy is inevitable for frequent users who are ignorant of the facts.

Second, sex education essentially is of three kinds: chastity education, biological sex education, and comprehensive sex education. What is taught, as shown in textbooks used in schools, is only the third type, which mainly talks about birth control, abortion, masturbation, homosexuality.

Commitment, self-control and love, which are very much part and parcel of human sexuality, are never discussed seriously—or, worse, simply ignored. Schools are supposed to educate young people; not to create sex maniacs out of them.

People who view the Church as the dogmatic antagonist of sex education should relieve themselves of this medieval mentality that impairs them from seeing the truth. At the forefront of this issue are the Filipino youth, we who have all the right to know about sex and sexuality not because the incidence of STD and teen pregnancy is rising, but because we want to mature as committed, responsible, and well-educated men and women.

And who says parents have got no role in sex education? Believe me, I know of parents who talk to their children about sex with utmost transparency. And they prove to be the best sex educators. Clearly, what is needed is the strengthening of family ties and values which are the best weapons in combating society's ills.

—ANDREW P. AGUNOD JR.,
andrew_jr.agunod@up.edu.ph

IF you have any complaints, grievances or suggestions about the treatment of news and photos by the Inquirer, you may write to the Readers' Advocate, Philippine Daily Inquirer, Chino Roces Avenue, corner Yague and Mascardo Streets, City of Makati or send a fax to Nos. 897-4793, 897-4794, or e-mail readersadvocate@ inquirer.com.ph

Writers of letters to the editor are requested to include their complete address and telephone or pager number or e-mail address for verification purposes. The Inquirer will not publish any letter unless such information is supplied.

Is GSIS helping or punishing retirees?

I AM NOW A RETIRED GOVERNMENT employee, 76 years old, with a heart ailment and high blood pressure. I am residing in Cagayan de Oro City.

IN January 2006, I applied for the GSIS e-Card even though, at that time, my husband was at the ICU of the Medical Center here. I thought that having a GSIS e-Card would make it faster and easier for me to get and encash my pension check.

That was about six months ago, and to date, I have yet to hear how I could get my pension in a faster and easier way. How long do I have to wait?

You see, I still receive my pension checks by mail and because it takes three working days to clear an out-of-town check, I am able to encash them only after four to seven banking days from receipt. Our pension is already not enough for our "maintenance" medicines; a delay of more than five days really affects our finances.

All that we pensioners are asking from the GSIS is to please help us. Don't punish us for being old and sickly. During our younger days, when we were still paying our GSIS premiums, I thought the GSIS was there to help us. Was I wrong?

—SONIA N. ALFABETO,
24 Andres Fernandez St.,
Carmen, Cagayan de Oro 9000

PHILIPPINE DAILY INQUIRER
TV GUIDE
Tuesday, August 1, 2006
Ang Pinakamagandang Panget sa Balat ng Lupa!
iDOL
Betty la mas fea
Gabi-gabi
simula Aug
ABC
Iba Tayo!
ClickTheCity.com

Channel	2:30PM	3:00PM	3:30PM	4:00PM	4:30PM	5:00PM	5:30PM	6:00PM	6:30PM	7:00PM	7:30PM	8:00PM	8:30PM	9:00PM	9:30PM	10:00PM	10:30PM	11:00PM	11:30PM
ABC 5				National Geographic	MVP Cup				Senro	World's Most Amazing Videos	TNA Impact		Ultimate Guinness World Records		Big News	ALI			
ABS-CBN 2		Kapamilya Cinema			Pasion de Amor	Zenki	Yakitate Japan	Calla Lily	TV Patrol World		Kapamilya Deal Or No Deal	Bituing Walang Ningning		Sa Piling Mo	My Girl	A Love To Kill	Bandila	Correspondent	Mirada De Mujer
AXN		Lost (Season II)		House		The Ultimate Fighter		Pensacola (Season II)		The Amazing Race 8		Ripley's Believe It Or Not		Alias (Season IV)		CSI: NY (Season 2)		Rescue Me (Season II)	
Cartoon Network	Pixie And Dixie	All New Popeye Show	Tom & Jerry Show	Baby Looney Tunes	Winx Club	Xiaolin Showdown	Codename: Kids Next Door	Foster's Home For Imaginary Friends	The Simpsons	Samurai Jack	PokeMon	Dice	Gundam Seed Destiny	The Simpsons	Teen Titans	Justice League	The Batman	X-Men Evolution	Static Shock
Cinemax			Jawbreaker			China 9 (4:55 PM)			For Better Or Worse (6:35 PM)			Don't Talk To Strangers			Protocol			Naked Gun 33 1/3: The Final Insult (11:05 PM)	
CNN		Business International		World News	World Sport	Larry King Live		Business International	World Sport	World News Asia		World News	World Sport	World News Asia	World News Asia	Your World Today			
Crime/Suspense		Dominick Dunne's Power, Privilege & Justice		Law & Order: Special Victims Unit		Profiler		Forensic Files	Body Of Evidence	Law & Order		Law & Order: Special Victims Unit		Surface		Vegas CSU	E-Ring	Law & Order: Criminal Intent	
Disney Channel	Mr. Bean The Animated Series	Totally Spies	Art Attack/Un-[illegible] Bunny	Mickey Mouseworks	Lilo & Stitch	Martin Mystery	Totally Spies	Kim Possible	Mr. Bean The Animated Series	That's So Raven	Wonderful World Of Disney			Wicked Science Yr 2	Phil Of The Future	Kim Possible	Totally Spies	Wonderful World Of Disney	
ESPN						Cheerleading Ball Dance Team C'ship		Extreme Programming Sports Asia 2006/07		Atlantic Coast Conf. Basketball: Duke Vs Florida State		Germany Tonight		Sportscenter Asia	Pool: Snooker Premier Snooker League 05				Sportscenter Asia
ETC	Insider Weekend	Project Runway		Change of Heart	Elimidate	Blind Date	Fifth Wheel	Seinfeld	Ambush Makeover	The Tyra Banks Show		One Tree Hill 3		The O.C.3		Entertainment Tonight	The Insider	The Tonight Show With Jay Leno	
ETC 2nd Avenue		Starting Over		The Maury Povich Show		The Jerry Springer Show		Dr. Phil		NBC Nightly News	The Inside Edition	The Ellen Show		Wheel Of Fortune	Jeopardy	Blowout 2		NBC Nightly News	The Inside Edition
EWTN	Super Saints	Chaplet Of Mercy/ Angelus	ABCatholic	Angel Force	Rosary With Mother Angelica	EWTN Galaxy	Mirror Of The Soul	Lord, Have Mercy	Behold the Man: Spirituality for Men	The Journey Home Encore		Daily Mass		Holy Land Rosary/ Angelus	The Good Code The Natural Law	Chaplet Of Divine Mercy	Octavia Dies	Web Of Faith	
Fox News		On The Record With Greta Van Susteren		The O'Reilly Factor		Your World With Neil Cavuto		Fox & Friends						Fox News Live					
GMA 7	Agawin Mo Man Ang Lahat	Now and Forever (3:15 PM)	Ang [illegible] (3:45 PM)		Saiyuki	Dragonball Z	Jewel In The Palace	24 Oras		Captain Barbell (7:10 PM)		Majika		I Luv NY (8:50 PM)	Love Of The Condor Heroes	Bahay Mo Ba 'To?			Saksi
Hallmark Channel		Strong Medicine (3:15 PM)						McLeod's Daughters		Strong Medicine		Missing I		Judging Amy					Judging Amy (11:45 PM)
HBO		The Myth Of Fingerprints			Mermaids			Alien Siege			The Enemy Within (7:35 PM)			Entourage 03: Talk Show	Entourage 04: Date Night	Sometimes In April			
Hero TV	Yu-Gi-Oh Duel Monsters	Yakitate Japan	Mr. Ajikko	D.I.C.E.	Super Gals	Sorcerer Hunter	Soul Hunters	Lost Universe	Beyblade G-Revolution	Yu-Gi-Oh GX	Naruto	Mirmo de Pon	Inuyasha	Yu-Gi-Oh Duel Monsters	Yakitate Japan	Mr. Ajikko	D.I.C.E.	Super Gals	Sorcerer Hunter
IBC 13		EZ Shop				Serbis On The Go	IBC Express Balita	Pangarap Kong Jackpot		EBC Earth Files		Japan Video Topics Arms		Travel Philippines	Japan Video Topics Arms	EBC Earth Files	IBC News Tonite		
JackTV	The Daily Show With Jon Stewart	The Late Show David Letterman		Raw				The Batman	Just For Laughs (Gags)	Mad TV		That 70s Show	Arrested Development	The Late Show David Letterman		The Daily Show With Jon Stewart	Comedy Central Presents	South Park	The Man Show
Lifestyle Network	Designer Remix	30 Minute Meals	Wolfgang Puck	Sweet Dreams	Smart Solutions	Sensible Chic	At Home With	Emeril Live		Boy Meets Grill	E! News Weekend		Look For Less	Martha		Napa Style	[illegible] Designer Living	Guess Who's Coming To Decorate	
MTV Philippines		Pimp My Ride	Cribs		MTV Hits					Get Spotted		TRL		Pimp My Ride	Cribs				
MYX		Rock MYX	My MYX	Mellow MYX	Urban MYX	Take 5	MYX Versions	MYX Finals	Star MYX	OPM MYX	Pop MYX	MYX Daily Top Ten		Top Of The Pops	Radio MYX	MYX News	My MYX	MYX Backtrax	MYXILOG
National Geographic	Wildlife Diary	National Geographic Specials		Marine Machines		Hidden Worlds: Australia's Dingo Island		Top 5 - Volcano		WOW! By the Creature Expedition Chimpanzee		About Asia		National Geographic Specials		Air Crash Investigation		Hunter Hunted	
NBN		Teledyaryo Alas-Tres		Teledyaryo Sports Asia			Diyos Ko, Mahal Mo Ba Sila?	Teledyaryo W/ Ric Tierro & Angelique Lazo		Tinig ng Bayan (Live)				Teledyaryo Final Edition				Bantay OCW With Susan K	
Net 25	INC Chronicles	Convergence	Auto Motor Sport	The Planet	Tomorrow Today	Ang Tamang Daan		News Beat (Live)		Openline (Live)	Gabay Sa Kalusugan	INC Chronicles E	INC Chronicles F	Ang Pagbubunyag		World Report	Kapatid Sa Hanapbuhay	DWTV Journal News	Auto Motor
Nickelodeon	Chalkzone	Hey Arnold	SpongeBob SquarePants	Rocket Power	Four Eyes	SpongeBob SquarePants Right On Top	The Adventures Of Jimmy Neutron My Life As A Teenage Robot	Nick Kicks! All Grown Up		The Fairly Odd Parents	Drake & Josh	Unfabulous	Romeo	Naturally Sadie	SpongeBob SquarePants	As Told By Ginger	The Fairly Odd Parents	My Dad The Rock Star	
Qtv	Goodluck	Shaman King	Outlaw Star	Galaxy Angel	MMS (My Music Station)		Moms		Phoenix	Irene	Fireworks	Damo	Project 11	Ne-Scam Ka Na Ba?		News On Q	Sana'y Muling Makapiling		Irene
RPN 9	TV Shopping				Kapatid Show	RPN Alayon News		Entertainment Tonight	The Insider	North Shore		Australia's Next Top Model		Jake In Progress	Sex & the City	Newswatch Now	Tuesday Night Thrill		
SBN 21								Sony Music Video				Oras Ng Himala		Oras ng Katotohanan		Sony Music Video		Sony Music Video	
Solar Sports		2006 Jones Cup: Qatar vs. Philippines				FIBA RECAP 2006 Asian Championship				FIBA RECAP: 2006 Asian Championship				World Pool 2006 Masters		Solar Sports Desk	NBA Access	Philippine Open: [illegible]	
Sports Plus		Golf Today	Inside the PGA	B.C. Open Highlights		World Game		Pennsylvania 500 Highlights		RM Surfing	Nopi Tunervision	Ultimate Fighting Championship Japan				World Poker Tour Hollywood Home			
Star Movies				One Fine Day (3:55 PM)			The Next Karate Kid (5:45 PM)				The One			Dude Where's My Car			Welcome To Mooseport		
Star World	Frasier (Series 6)	The Bold & The Beautiful		General Hospital		Monk		The Simpsons	Malcolm In The Middle	Star News Asia	Seinfeld	Life As We Know It		The O.C./One Tree Hill (Series 2)		Kevin Hill		Seinfeld	Life As We Know It
Studio 23	Bewitched	Naruto				Batman Beyond	Monkey Typhoon	Spirits	Blog	Wazzup Wazzup	Andromeda		Smallville (8:20 PM)	Gilmore Girls (9:10 PM)		News Central	Oprah		Men's Room

TV SCHEDULES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE.

NORTHERN LUZON BUREAU
Room 201, Bonuan Apartelle
10 Happy Glen Loop, Baguio City
Tel. No. (074)443-9255
Fax No. (074)443-8971
E-mail: inq_baguio@inquirer.com.ph

SOUTHERN LUZON BUREAU
2nd Floor, Los Baños Bldg.
Cor. Peñaranda and Aguinaldo Sts.
Legazpi City
Telefax No. (052) 480-4182
E-mail: inq_bicol@inquirer.com.ph

Across the NATION

E-mail: pr_provincial_news@inquirer.com.ph

Text us your feedback: inquirer atn name/age/city/message to 2207 (Globe) or 283 (Smart) Assistant Editor Tony Bergonia

VISAYAS BUREAU
c/o Cebu Daily News
18-15 Escario St., Cebu City
Tel. Nos. (032) 233-0346/233-0349
Fax No. (032) 232-9938
E-mail: inq_cebu@inquirer.com.ph

MINDANAO BUREAU
FEP Printing Corp. Bldg.
Ma-a Road, Davao City
Tel. No. (082)244-1770 to 71
Fax No. (082)244-1771
E-mail: inq_davao@inquirer.com.ph

NPA targets: Politicians, Army planes

LUCENA CITY—MILITARY STRATEGISTS OF THE COMmunist Party of the Philippines ordered New People's Army rebels nationwide to shoot down military planes and ambush "enemy" politicians and government officials.

In a message of the CPP-Military Commission (CPP-MC) to the NPA rebels, a copy of which was furnished the INQUIRER, the communist strategists asked guerrillas to carry out the offensives, among many other new combat plans that had been spelled out in the directive titled "Major points in the tit for tat struggle against the US-directed war of terror."

They urged NPA units to develop a strong underground base and prepare for tactical offensives in both rural and urban areas.

"Units must be trained for special operations to weaken the regime economically and politically and to bring to justice the most bloodthirsty officials at the highest level," said the CPP-MC message.

The CPP-MC maintained that the communist rebels, scattered in more than 100 guerrilla fronts nationwide, "can be the source of the special teams even as units of armed city partisans are steadily formed."

Last month, President Macapagal-Arroyo ordered the release of P1 billion to security forces as part of an "all-out war" policy to crush the 7,400-strong NPA in two years.

The President ordered the police and village officials in the 1,200 barangays nationwide to actively join the fight against insurgents.

Some 3,000 veteran soldiers from Mindanao and troops deployed as security details for government officials and VIPs are also to be sent to combat.

The communist leaders urged the NPA to punish government officials and politicians "while they are in their urban lairs or while they are moving about in the provinces."

"These fascists are most vulnerable physically when they go out on electoral and other campaigns of deception and use the roads and public places. As the Arroyo regime seeks to destroy and outlaw the patriotic and progressive parties, the NPA is fully justified to train its guns on the enemy politicians and their armed cohorts who are engaged in armed counterrevolution," the message further said.

It cited the abundance of tactics for the NPA to wipe out enemy units.

"These tactics include baiting and luring the enemy in deep, attacking or tickling one enemy outpost to ambush the enemy reinforcement, attacking the enemy where his forces have become thin, harassing the enemy forces where they are camped and when they are at rest, hitting the military planes while flying low or on the ground, and so on," the message added.

It reiterated that the rebels would continue using land mines.

"It can harass enemy troops with the use of sniping, attack-and-retreat units, sapper units, RPGs (rocket propelled grenades), mortars and land mines in order to inflict casualties, hamper enemy movement and demoralize the enemy forces," said the message.

It added: "A few kilograms of explosives and a few bullets go a long way in inflicting casualties and weakening the morale of the enemy."

The CPP-MC made it clear to the communist guerrillas nationwide that the top priority would still be the seizure of additional weapons from the enemies for the growing numbers of NPA recruits. *Delfin Mallari Jr., PDI Southern Luzon Bureau*

NINO JESUS ORBETA/PDI SOUTHERN LUZON BUREAU

FOR KIBITZERS like these visitors, nothing is too close for comfort as they draw near to where lava from Mayon ends its travel at the Bonga Gully in Legazpi City.

Leftists asked to probe NPA use of land mines

DAVAO CITY—AN ARMY GENERAL has dared local and international human rights groups to investigate the New People's Army (NPA) and its use of land mines, saying it had killed and maimed not only government forces but innocent civilians as well.

Brig. Gen. Cardozo Luna, chief of the 4th Infantry Division, based in Cagayan de Oro City, told the INQUIRER that the human rights groups, including the United Nations, should investigate the NPA's use of land mines which, under the Geneva Convention, are prohibited for warfare.

On July 24, at least 15 people were wounded when two land mines planted by the rebels exploded along the highway in Tago town in Surigao del Sur.

Luna said the incident was "proof of their terrorist act."

"It's civilians they are targeting," Luna said.

Jorge Madlos, spokesperson of the National Democratic Front in Mindanao, apologized for the mistake. He said a team of rebels "mistook the jeepney for a military vehicle."

Despite what happened, Madlos said it would not give up using land mines. "It remains a potent weapon against the Philippine Army," he said.

The INQUIRER contacted the local office of the militant human rights group Karapatan and tried to get its reaction, but no official was around.

Jeppie Ramada of the party-list Bayan Muna declined to comment on the military challenge, saying his group had created a "fact-finding committee to ferret out the truth in the incident."

"We don't have a clear picture yet. The NPA claimed it was a legitimate attack, but the military claimed it was not," Ramada said.

Task Force Davao Commander Col. Eduardo del Rosario lashed at militant groups for not condemning the attack.

Dennis Jay Santos, PDI M. Bureau

ROUNDUP

12-year jail for marijuana

BAGUIO CITY—A man was sentenced to 12 years in prison for marijuana possession in 2003. Regional Trial Court Judge Antonio Reyes also imposed a P300,000 fine on Cyruz Mangibin for violating the Comprehensive Dangerous Drugs Act of 2002. Police recovered marijuana from Mangibin in Barangay Engineer's Hill here. In a separate case, the court sentenced Mangibin and two men arrested with him—Abdel Raheem Tan-Caolli and Eric Calderon—to six months of rehabilitation at the National Bureau of Investigation's treatment and rehabilitation center in Tagaytay City. The three tested positive for marijuana use, but no illegal drug or paraphernalia was confiscated from Caolli and Calderon.

Desiree Caluza, PDI Northern Luzon Bureau

Bomb threat at GSIS-Albay

LEGAZPI CITY—A phoned-in bomb threat forced some 40 employees of the Government Service Insurance System here to leave their office on Wednesday. An employee, Ma. Isabel Buquid, said a man called the agency's hot line at past 8 a.m. to tell her that "everyone should leave the office because of a planted bomb ready to explode." Police sent dogs to sniff around but no bomb was found. Purisima Sta. Isabel, officer-in-charge, said this was the third bomb scare in the office.

Ephraim Aguilar, PDI Southern Luzon Bureau

Mindoro studies center

CITY OF CALAPAN—The Divine Word College of Calapan ended its celebration of its 60th founding anniversary on July 27-28 with the launching of the Center for Mindoro Studies (CMS), a research facility for cultural preservation, development and social transformation. Aside from books, articles, journals, brochures, theses, monographs and other printed materials, and CD documentaries, the CMS offers seminar-workshops on cultural heritage preservation, conservation of natural resources, museology, cultural and environmental mapping, and research capability building, diorama-making and heritage tours. Dr. Corazon Morilla, the university's research and planning officer, said the center was supported by the Philippine Association of Museums Inc. and the Cavite Studies Center-De La Salle Dasmariñas.

Madonna Virola, PDI Southern Luzon Bureau

Medical aid to evacuees

COTABATO CITY—Provincial health workers, together with a US medical team, have been assisting some 600 families displaced by clashes involving government militias and Moro rebels in at least four towns of Maguindanao. The weeklong outreach activities, that began Sunday, include medical and dental services in Mamasapano and Guindulungan towns, sites of the recent skirmishes. Dr. Tahir Sulaik, provincial health chief, said the "American counterparts" of doctors were helping conduct medical consultations, surgical and maternal services, circumcision and immunization among children. Sulaik said the American team also distributed free toothbrushes and school bags to children.

Charlie Señase, PDI Mindanao Bureau

Taiwanese medical mission

SORSOGON CITY—More than 1,000 poor patients benefited from a medical mission by a team from Taiwan's Christian Chia Yi Hospital which visited Barangays Cogon in Irosin and Puting-Sapa in Juban, two of the villages hardest hit by recent ash explosions of Mount Bulusan, on July 26-28. Dr. Edgar Garcia, provincial health officer, said the team also conducted evangelization as part of their healing mission, donated medical equipment to the provincial hospital, and sponsored 12 medical staff members of the Sorsogon Provincial Hospital to observe their hospital in Taiwan.

Bobby Labalan, PDI Southern Luzon Bureau

Mayon spews 12,500 tons of sulfur dioxide daily

LEGAZPI CITY—MAYON VOLCANO showed a record high sulfur dioxide (SO_2) emission rate of 12,548 tons per day and continued lava flow reaching 5.6 km from the crater, making it just 400 meters from the 6-km-radius permanent danger zone, the Philippine Institute of Volcanology and Seismology said yesterday.

In its Sunday bulletin, the Phivolcs predicted the lava trail to reach the zone on Tuesday or Wednesday—which might devastate crops cultivated by farmers who live beyond the area.

Lesty Saquilon, science research specialist of Phivolcs-Manila, said the SO_2 emission rate is a result of magma degassing near the crater.

Eruption

However, he said it was only one of the parameters and was not yet enough basis to indicate a shift from the currently "mild and quiet" eruption to "hazardous and explosive."

The Phivolcs yesterday warned villagers living within the shadow of the 2,474-meter Mayon of hazards associated with explosions either from the summit or from the advancing lava flow in the southeast as the volcano's sides appeared to swell.

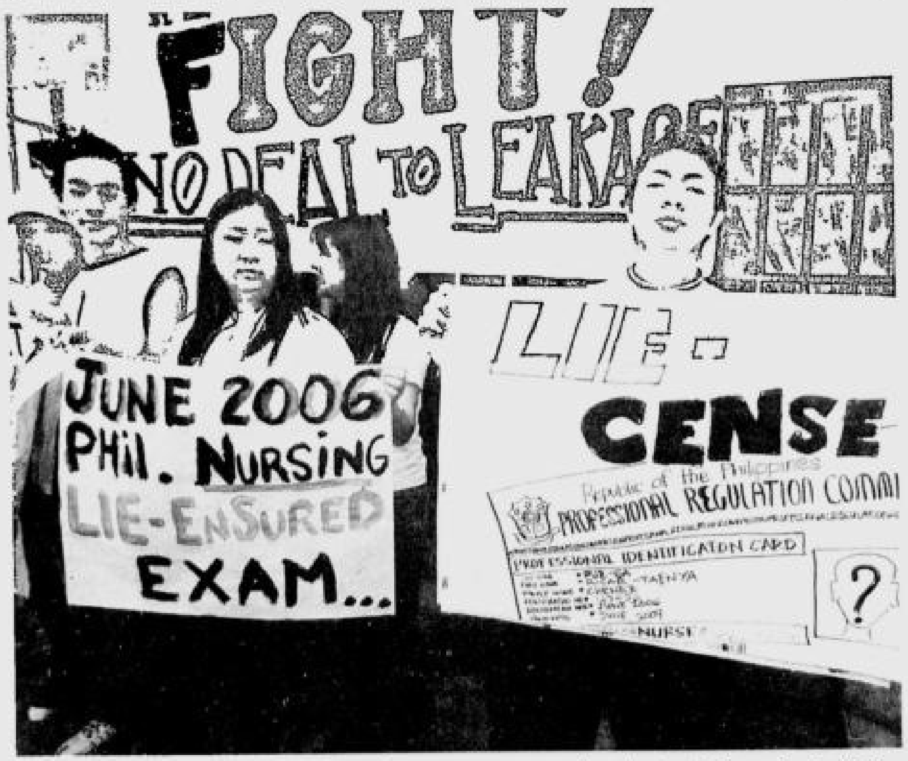
Volcanologists were also reviewing past eruptions to help interpret the ongoing volcanic restiveness, which started on July 14.

Saquilon said the current volcanic activity was seen to be similar to the 1978 "strombolian eruption" characterized by a quiet emission of lava.

It was also found to be similar to the first phase of the 1984 eruption.

The 5.6-km advancing lava trail, according to Saquilon, has now surpassed the distance recorded during the 2001 eruption, or just a little more than 4-km from the crater. *Ephraim Aguilar with report from Job Belen, PDI Southern Luson Bureau*

Nursing deans, execs seek GMA help vs PRC



FIGHT!
NO DEAL TO LEAKAGE
LI-
CENSE
JUNE 2006
Phil. NURSING
LIE-ENSURED
EXAM...
Republic of the Philippines
PROFESSIONAL REGULATION COMM
PROFESSIONAL IDENTIFICATION CARD
NURSE
?

NURSING graduates in the Cordillera keep up protests against the test leakage that sullied the image of the nursing profession in the country. They have turned to President Macapagal-Arroyo for her intervention in punishing those behind the leakage.

PDI PHOTO

BAGUIO CITY—Deans of nursing schools and officers of the Philippine Nurses Association here have asked President Macapagal-Arroyo to sanction the Professional Regulation Commission (PRC) for the alleged cheating in the June 11 and 12 nursing licensure examinations.

In a letter, they asked Ms Arroyo to suspend the PRC commissioners as well as the members of the Board of Nursing.

They also urged Ms Arroyo to form a team to investigate alleged test leakages, which the PRC traced to two members of the nursing board before it released the test results on July 19.

They told the President that the exposé was ignited by "PRC's suspiciously swift denial of the anomaly," despite evidence that 90 of the 500 sample questions drawn up by a nursing board member showed up in an 18-page handwritten document circulated in the Baguio testing area.

"It is now very clear that PRC was never the proper party to investigate as it should likewise be investigated. Aside from its initial efforts to suppress the truth, more allegations of PRC ineptitude and anomalies are coming out, like the violation of the sanctity of the confidential rooms where board questions were selected," they said in the letter.

"Our profession is one of the biggest dollar earners of our country. It does not deserve the blows it sustained from the illicit acts of a few of its members who acted in cahoots with government officials. It is our view that the only way we can reverse the effects of the leakage is for your administration to demonstrate unequivocally that it is does not condone the anomaly."

They said the exposé has hurt "the integrity of the examination and the nursing profession itself has been gravely compromised."

The PNA chapter in the United States also expressed concern over the "unsettling manner with which the (PRC) handled the problem."

In a manifesto, the group said "the publicity generated by the leakage incident ... and the way the concerned officials handled may reverse our reputation ... for competence and dependability."

The group said it had launched the campaign for the adoption of the Philippines as a testing center of the National Council for Licensure Examinations for Registered Nurses (NCLEX-RN). It said it now feared a backlash from the scandal.

"A lot is at stake: The integrity of the nursing profession, the campaign to make the Philippines an NCLEX-RN testing center, the overseas employment of the thousands of nurses, which the Philippine labor force cannot absorb, the growth of the Philippine economy," the group said. *Vincent Cabreza, PDI Northern Luzon Bureau*

NATURAL HABITAT VILLAMOR VISAYA/PDI NORTHERN LUZON BUREAU
A child finds herself amid lush vegetation in a garden at a day care center in Allibagu in Ilagan, Isabela. The day care center was chosen as a model for others because of the way it teaches children the value of nature.

Hi-tech documentation brings out resilience of lahar town

By Tonette Orejas
PDI Central Luzon Desk

BACOLOR, PAMPANGA—BURIED and dismembered by Mt. Pinatubo's eruptions and lahar since 1991, this tiny Pampanga town has gone hi-tech in documenting how its residents have been transcending the disaster and human sufferings, and rebuilding from these.

At the helm of this computer-aided documentation is an American sociologist, Dr. Kathleen Crittenden.

Crittenden, 64, and a retired professor at the University of Illinois, used the software Arc-GIS (Geographical Information System) to produce a digital map linked to hundreds of images that captured the glorious, normal and tragic years in the town.

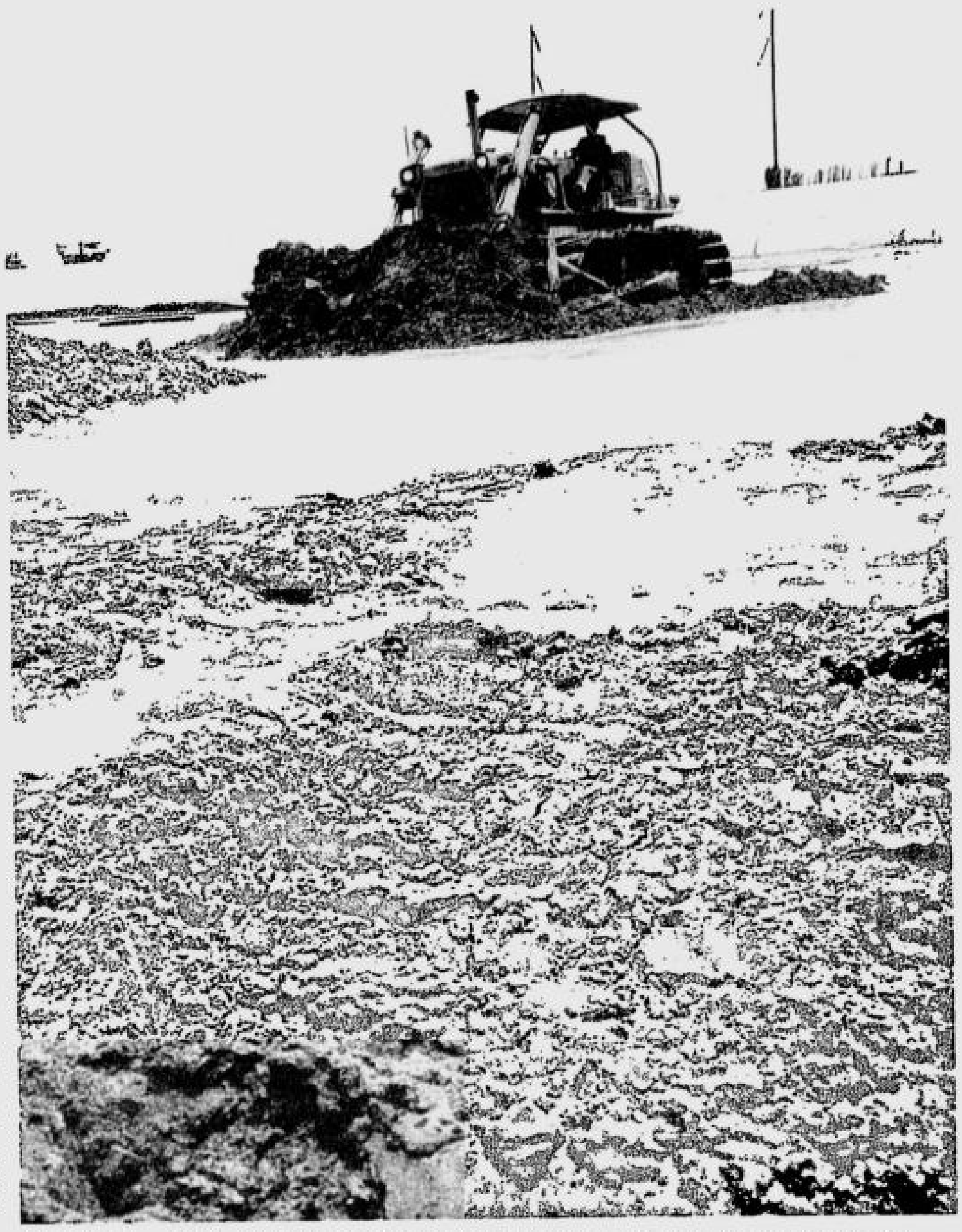
The awakening of the volcano, located 34 km northwest, sent most of its 70,000 residents on an exodus, almost emptying the town that was a crown jewel of the Spanish colonial government, capital of the Philippines during the British Occupation, capital of Pampanga until 1904 and the province's "Athens."

The photographs were either contributed by residents and volcanologists or taken by Crittenden in the course of her research with Kapampangan sociologists Cora Lamug and Gloria Nelson, and marine geologist Kelvin Rodolfo following the catastrophic lahar flows in 1995.

Crittenden has lived in the town one to six months yearly to document the rebuilding process.

Among Philippine communities buried by volcanic debris, Bacolor is so far the first to use this mapping technology, according to Rodolfo.

For a start, the map is of Bacolor's capital, Cabambangan. Based on a 1916 cadastral map, Crittenden reconstructed the village's outlines that had been erased by lahar and floods.



BACOLOR rises to its feet in 1999 when efforts to make the town inhabitable again were done by the sheer determination of its residents. A bulldozer pushes lahar deposits to the side at the Pasig-Potrero River in Bacolor in this 1999 photo. PDI PHOTO

Dots and history

Divided into 14 sections, the map contains more than 300 dots representing the locations of houses, monuments and public structures rebuilt on top of 6.5 meters of lahar on the average.

At a click of the mouse, the dot opens to reveal how the families, the town government and the Catholic parishes lost and rebuilt the structures in stages.

The photographs, arranged in a continuum, help one see the extent of the devastation and especially, the painstaking efforts and resilience of the residents.

"Every stilted house represents a story," Crittenden told researchers in a presentation at the Holy Angel University's Juan D. Nepomuceno Center for Kapampangan Studies on Saturday.

Stilts, either made of wood or concrete, were what the residents used to raise what were left of their homes. Car jacks were their only tool to do this lahar-defying technique after the 1991 eruptions.

After 1995, Kapampangan in the United States sent home six large hydraulic jacks. Through these, the municipal government started a house-raising program for more than 250 houses. Elevated with space enough to let a truck pass under, the houses looked like birdhouses.

By 1999, the families who refused to leave and those who decided to return from faraway resettlement sites began building permanent homes on recycled or entirely new materials.

Mayor Romeo Dungca said not less than 5,000 families have since returned to the town.

Resilience

It's a rebuilding process largely done on local resources. Writing for the Natural Hazards Review in May 2001, Crittenden observed: "Lacking guidance, resources and other support from the national government, the municipality of Bacolor is not ready to design and construct a disaster-resistant community. Informal activities grounded in the decisions of individual families and small groups of leaders cannot replace the comprehensive and participatory planning effort needed at the municipal level."

But to remain in the town was a tough decision for the residents to make, Crittenden said.

For one, the national government has sacrificed Bacolor to make the provincial capital, San Fernando, live. Seventeen of the town's 21 villages were ringed by the 56-km FVR Megadike to be able to trap the lahar. Then, the residents have to live right next to a virtual dike, actually a highway raised six meters high.

"It tells of their great will to stay in their town," Crittenden noted.

A set of photographs captured anger. In red paint, a wall facing a street screamed this protest: "Megadike sa San Fernando, Megadie sa Bacolor."

Eventually, the message was lost as lahar, coming in yearly cycles, claimed what was left of that wall.

The documentation project, Crittenden said, would hope to cover the neighboring villages of Cabanlantian and Cabetican. Family portraits and history may be added as layers in the map, she said.

She said there's so much to put in the map because only a tenth of a big cache of photographs has been attached. In time, the map would be put on the Internet. For the time being, it is being made available to the people of Bacolor.

Two papers—"Living with Lahars: Opportunistic Socio-Economic Uses of Natural Hazard Mitigation Structures on the Pasig-Potrero River" and "Can This Town Survive? Case Study of a Buried Philippine Town"—tell more of how Bacolor residents are rising from the disaster and these, Crittenden said, could provide tips to communities living near angry mountains.

There are 22 active volcanoes in the Philippines.

The Bacolor government has told the town's story on the web through www.bacolor.gov.ph

The Center for Kapampangan Studies devoted one issue of its publication "Singsing" on Bacolor's glory, doom and rise. It can be read on www.hau.edu.ph/kcenter.

What is sure, Crittenden said, is that Bacolor has not been blotted out from memory, as many buried towns had.

Anti-impeach vote kiss of death, warns fishermen's group

LUCENA CITY—A LEFTIST NAtionwide coalition of fishermen's groups warned pro-administration congressmen that trashing anew the second impeachment case against President Macapagal-Arroyo would mean the end of their political careers.

"President Arroyo's pork barrel offensive will not save their grossly clouded political career. An anti-impeachment stance is a kiss of death, a suicidal position," Gerry Albert Corpuz, spokesperson of Pambansang Lakas ng Kilusang Mamamalakaya ng Pilipinas (Pamalakaya), said in a statement.

Corpuz said his group was now monitoring the position of each congressman on the second impeachment case against Ms Arroyo.

Pamalakaya issued the warning after House Majority Floor Leader Prospero Nograles announced that the dismissal of the second impeachment case would be faster than the one lodged last year.

Corpuz also cited reports that Representatives Monico Puentevella of Bacolod City and Isidro Real of Zamboanga del Sur had both claimed that the pro-administration majority had already reached a consensus to junk the second impeachment case.

He lashed back at the three Arroyo allies, accusing them of plotting to murder the second complaint.

He accused them of being obsessed with pork barrel and other political goodies that Malacañang would readily dispense with as rewards for the trashing of the impeachment case.

The complaint accuses Ms Arroyo of culpable violation of the 1987 Constitution, graft and corruption, bribery and other high crimes, and betrayal of public trust.

Corpuz said a monitoring chart would be kept to evaluate each lawmaker.

"Those who would conspire with Malacañang to shoot down the impeachment case will automatically be included in the reject list for the 2007 national elections," he said.

He added that his group would campaign for the lawmakers' outright rejection. "We will expose to the public their gory crimes against the Filipino people, including but not limited to the national murder of the impeachment case against Arroyo."

With six of the seven impeachment complaints filed against Ms Arroyo already referred by Speaker Jose de Venecia to the House committee on justice, another complaint was filed by the Black and White movement.

Despite the barrage of impeachment complaints filed against the President, Malacañang seemed unfazed.

Ms Arroyo's lawyer, Romulo Macalintal, has reportedly disclosed that they had neither formed a legal team nor studied the new charges against her, saying it would just be a "waste of time." *Delfin T. Mallari Jr., PDI Southern Luzon Bureau*

Heirs to settle Buddha case out of court

By Delmar Cariño
PDI Northern Luzon Bureau

BAGUIO CITY—THE HEIRS OF Golden Buddha finder Rogelio Roxas will put up a museum in his honor with the bronze-plated Buddha statue in court custody serving as the main attraction.

Henry Roxas, Rogelio's eldest son, said the plan to build a museum could be the best possible solution to settle the custody issue surrounding the controversial find, believed to be a replica of the original Golden Buddha seized from Rogelio in 1971.

However, Henry, 39, said the heirs' latest move should not be interpreted that they had decided to abandon their claim that the late strongman Ferdinand Marcos took from their father the real Golden Buddha statue 35 years ago.

"We know that the statue in court has no value except for its metal content but the Roxas children wanted to get it just the same to end the issue on who should bring it home," said Edgar Avila, the heirs' lawyer.

Avila recently informed Judge Fernando Vil Pamintuan, the judge handling the custody fight, that Rogelio's heirs had agreed to enter into an extrajudicial settlement over the Buddha finder's estate, including the fake Buddha.

Under court rules, an extrajudicial settlement meant that the Roxas heirs would have to come up with an out-of-court agreement on how to divide Rogelio's property, if he had any left, and decide on who would own the statue.

HENRY Roxas, son of treasure hunter Gerry Roxas and Albert Umali, Gerry's partner, again accused the late strongman Ferdinand Marcos of stealing the Golden Buddha from them. EV ESPIRITU/PDI NORTHERN LUZON BUREAU

The agreement will have to be submitted to the court for approval before the statue will be ordered released.

Avila said the court could no longer conduct further hearings on the case since the custody issue had already been decided in 1996.

He was referring to the decision of Judge Antonio Reyes which then held that the item in court custody formed part of Rogelio's estate and must be legally disposed of.

Jose Roxas, the eldest brother of Rogelio, did not raise any objection to his nephews' decision to exclude him from the settlement.

Jose, 74, a key maker in Olongapo City, angered his nephews when he testified in court that his brother Rogelio found no Golden Buddha other than the one kept by the court.

"I really wanted to get the statue, but the case is taking too long and I am already old. If the court will not give it to me, it's all right," he said.

Jose revived the controversy when he asked the court in 1995 to release the statue to him as a memento of his brother's treasure hunting activities.

His request, however, was opposed by Rogelio's children, Henry and his brother Gervic, the Treasure Hunters Association of the Philippines Inc. (Thapi), and the Office of the Solicitor General.

The OSG and Thapi have yet to comment on the heirs' decision.

Named as co-heirs of Henry and Gervic were their mother Victoria and Rogelio's children by his second wife Rosavilla—Rowena, Rosa, Rally, Jeanna, Johanna and Janessa.

Ex-PNP chief offers self for gov't post

MANGALDAN, PANGASINAN—After 22 days of catching up on sleep and having enough time to read, watch movies and "just sit and unwind," former Philippine National Police chief Arturo Lomibao said he was raring to return to government service.

"I am available for any position which the President (Macapagal-Arroyo) deems I am competent enough to occupy. If she needs me, I'm offering my services," Lomibao told reporters here on Thursday.

Lomibao, a native of this town, said he was on vacation and his return to government service would depend on the President.

Before he retired on July 5, talks were rife that Lomibao would be appointed director of the National Bureau of Investigation.

He clarified that he was not offered the position.

"To tell you the truth, the NBI [directorship] was not offered to me. Those were just speculations, maybe because there was no permanent director yet. Why should I reject a government position [when] it is an opportunity to serve again," he said.

Lomibao spent 38 years in government service. "[Being in government is] in my blood... *parang iyon na lang ang alam kong trabaho* (it seems it is the only job I can handle)."

He said he is also "open" to elective positions.

Reports circulating in Pangasinan said Lomibao would run for governor in 2007. He said this is "an option."

But he said he could not decide yet on what direction to take because "it would depend on the conditions... on the ground." *Yolanda Sotelo-Fuertes, PDI Northern Luzon Bureau*

₱500M sought to move out OFWs

From page A1

subsequently released after the government withdrew its small military contingent from the area, straining relations with the United States.

"The appropriate policy response here is a comprehensive and coercive repatriation just like what the other countries are doing," he added.

"The proposal will be submitted tomorrow," he said. "Not a single drop of Filipino blood is worth those devalued Lebanese pounds."

Aside from the money being sought from Congress, the Overseas Workers Welfare Administration board of trustees will approve this week the release of the full P500-million standby fund for the Lebanon repatriation.

This means that Owwa would be releasing another P300 million to add to the P200 million that it had reportedly already spent to ferry Filipinos from the relocation sites in the Middle East to the Philippines.

Owwa overhead cost

The P500-million fund is almost equal to the overhead of Owwa which was pegged at P547 million this year. Most of this amount goes to allowances of its foreign officers deployed overseas.

Foreign Undersecretary Esteban Conejos Jr. said the public should not be alarmed over the lack of funds because the fact that his job has been that of a "flight dispatcher" in the past few days (referring to more than a dozen flights he had scheduled for the return of OFWs) should prove that the government was spending heavily for the relief.

Conejos estimated that the Philippine Embassy in Beirut had $250,000 in its account when the fighting broke out and this was replenished by the DFA with a $150,000 infusion late last month.

He said the embassy had spent roughly $130,000 so far for the evacuation effort that went largely to purchasing food for the OFWs taking shelter at the Catholic church in Beirut, hiring buses to transport them from southern Lebanon to Beirut and Damascus, and paying for their entry and terminal visas to Syria.

Division of responsibility

Conejos clarified that all of these funds came from the DFA and none from the Owwa because the team had agreed to divide the responsibility from the start between the DFA and the Department of Labor and Employment.

The Department of Foreign Affairs yesterday said the US-funded Organization for International Migration had been helping in the Filipino repatriation effort from Lebanon in response to a Philippine request. *(See related story on this page.)*

Owwa Administrator Marianito Roque explained that his agency was not obligated to finance the operations of any Philippine Embassy and that its funds were forwarded to its finance officers in each country for disbursement to the proper authorities, specifically the DOLE.

Owwa investments

Roque said the Owwa funds were used to maintain the temporary shelter for OFWs in Damascus, book and pay for both chartered and commercial flights of OFWs back to Manila, pay for the halfway house they would stay in upon arrival, purchase their domestic plane or boat tickets for their trip to their respective home provinces, and sponsor the reintegration process that would allow the returnees to get jobs in other countries or in the Philippines.

Roque said the Owwa had P7.6 billion in total funds (amassed from the $25 deducted from each OFW contract) that were invested in high-yielding securities and government bonds with the Development Bank of the Philippines and Land Bank of the Philippines.

Conejos said the team had decided to take a calibrated approach in the repatriation of OFWs in order to prevent unnecessary panic.

He said the government had to send the money in cash because Israel's attacks had unsettled the banking system and forced the Lebanese central bank to tighten the outflow of dollars.

Salceda, chair of the House appropriations committee, said that the House would try to pass next week the P500 million supplemental budget so that all the OFWs could be brought back home from Lebanon.

"That would be around $3,000 for each OFW. It's very clear that they should already be out of there," he said.

8 million OFWs

Salceda said it was only right that Congress appropriated funds for the evacuation of OFWs in Lebanon since the P8 billion in Owwa funds were relied upon, not just by OFWs in Lebanon, but by all 8 million Filipinos working around the world.

"It is time for a grateful people to repay them, especially those in distress," Salceda said.

"The Owwa funds are abundant and intact but they belong to the 8 million OFWs. They are meant to sustain their regular needs, not their extraordinary requirements," he added.

Palace officials snub probe

From page A1

has adopted a piece-meal approach. Is that because of lack of policy, lack of funds? These are the questions we have to answer," Estrada said.

Statute not specified

Hours earlier, Ermita sent a letter to Estrada saying that he and other department heads could not attend because the invitation did not refer to a "possible needed statute" that prompted the hearing and did not contain questions.

The executive secretary said he and the other officials would be unable to attend the hearing until this information was furnished them and sufficient time given to prepare for the hearing.

Ermita said "all of the government officials invited to the inquiry are currently engaged in critical operations to get our OFWs in Lebanon out of harm's way" and they should be allowed to do their jobs.

The no-shows included Labor Secretary Arturo Brion, Budget Secretary Rolando Andaya Jr., Foreign Undersecretary Esteban Conejos Jr., Undersecretary Ricardo Blancaflor, Philippine Overseas Employment Administrator Rosalinda Baldoz, Overseas Workers Welfare Administrator Marianito Roque and Ambassador to Israel Antonio Modena.

Estrada said the snub by the government officials did not help their cause in explaining the alleged misuse of Owwa funds in the past, including the transfer of some P530.382 million from the Owwa Medicare Fund to the Philippine Health Insurance Corp. in 2003 on the President's orders.

Cannot be explained

"By not attending this committee hearing, we have reached the conclusion that the funds from Owwa cannot be explained," he said.

Bichara said the embassy, which was close to using up its $200,000 fund, was in dire need of a separate, bigger standby fund to transport at least half of the 40,000 workers from Lebanon to Syria's border.

The embassy spends $3 a day for the needs of one evacuee, $32 to transport him by bus to Syria's border, and another $32 to pay for his entry visa. So far, it has transported 1,763 workers to Syria, he said.

"There's now a ceasefire for 48 hours in south Lebanon. And after that, they will continue (the bombing), and God only knows what's going to happen next," he said.

Since last week, no money has been sent to the embassy, Bichara said. "Negative," he said, in answer to Sen. Joker Arroyo's question. But Bichara said he was informed by his finance officer that some $115,000 was ready for pick-up in Damascus to replenish the embassy funds.

OPPOSITION Sen. Jinggoy Estrada seems to be looking for answers in the ceiling after top government officials snubbed yesterday's Senate hearing. EDWIN BACASMAS

They're hiding something

The ambassador said Owwa sent $19,000 to the "personal account" of its welfare officer in Beirut, Mario Antonio, but not to the embassy, and shouldered "one trip" of the evacuees to Syria.

Asked what the snub meant, Senate President Manuel Villar Jr. said "if you don't appear, you're hiding something."

Villar agreed that the snub was a "continuation of EO 464" in past hearings, referring to the gag order that President Macapagal-Arroyo issued last year which the Supreme Court has declared illegal. The court threw out an appeal on EO 464 last month.

"I hope that they would not use this to the hilt because otherwise it would destroy the system. I still don't understand why they had to skip the hearing; it was too small an issue that it's not likely Ermita or even the President would be involved."

Sen. Franklin Drilon scoffed at Ermita's claim that the inquiry was not in aid of legislation, pointing out that the hearing concerned a review or a possible amendment of the Migrant Workers Act, particularly on which agency had control over repatriation funds.

"Contrary to the statement of the executive secretary, there is really a need to look at these laws," he said.

Brion's explanation

In a statement, Brion said at least $1.5 million (P77.34 million) provided by Owwa "has already been used" in evacuating the workers beginning July 23.

The secretary, who chairs the Owwa Board of Trustees, said the amount represented more than 37.5 percent of the $4 million allocated by the agency for the evacuation and incidental expenses.

Brion said the agency had brought home 1,344 overseas Filipino workers from Lebanon, including those who were scheduled to arrive in Manila last night.

Roque earlier told reporters that the government was spending an average of $1,000 (P51,560) per evacuated OFW. The latest figures given by Brion translated to $1,116 (about P57,500) per returnee.

The labor secretary said the amount was used mainly to pay for the bus and plane fares of the OFWs from the evacuation site in Lebanon to their arrival in Manila.

IOM help

But Gilberto Asuque, spokesperson of the Department of Foreign Affairs, told the INQUIRER last night that the US-funded International Organization for Migration (IOM) paid for the bus trips out of Beirut to Syria and other incidental expenses such as food.

He also said that the IOM was paying for the repatriation of 1,350 OFWs aboard three Boeing 747s beginning Wednesday, following the Philippine request for assistance.

Brion also said that the Owwa's more than P8 billion in funds generated by the contributions of Owwa members was being "spent judiciously, to ensure the sustainability of the fund and the continued provision of programs and services to the OFWs and their dependents." *With a report from Nikko Dizon, Jerome Aning and Gil C. Cabacungan Jr.*

Palace keeps Bichara as envoy

By Gil C. Cabacungan Jr.

DESPITE HIS APPARENT INsubordination, Malacañang is keeping Philippine Ambassador to Lebanon Al Francis Bichara as head of the crisis team overseeing the evacuation of Filipinos from the war-torn country.

This was revealed yesterday by Foreign Undersecretary for Migrant Workers Affairs Esteban Conejos Jr. who said the government had nothing to apologize for in its effort to bring Filipinos home despite criticisms the effort was ill-funded and badly orchestrated.

"I will not apologize for this, we have done the best we can. We are under wartime conditions, bombs are falling all over the place. Under the circumstances, we have provided well for the safety and comfort of our OFWs under extreme wartime conditions," said Conejos.

Advisers also deployed

"No matter what help we give them, we have to make allowances for scarcities and difficulties not just for our OFWs but for the Lebanese and others. It's not perfect."

Conejos said Bichara would continue to be the "commander" of the crisis team even though Presidential Middle East Preparedness Team head Roy Cimatu and Philippine Ambassador to Kuwait Ricardo Endaya had been deployed by Malacañang to the area.

"The commander on the ground is Ambassador Bichara, like a commander of war he has control of the people. Endaya and Cimatu are there only to advise the chief of mission," said Conejos.

However, Conejos said this did not preclude the Department of Foreign Affairs committee from acting on Bichara's apology for wrongly complaining that the Beirut embassy had no funds to bankroll the evacuation efforts.

Conejos compared the diplomatic corps to the Armed Forces, which also values loyalty to the chain of command, although he would not go so far as to accuse Bichara of insubordination.

"That is for the committee to decide," he said.

Filipino math trainer chosen Erdos Awardee

From page A1

Elementary students trained by Chua's Mathematics Trainers Guild-Philippines (MTG) bagged two silver medals and seven bronze medals.

Chua himself was awarded by the World Federation of National Mathematics Competition (WFNMC) at the Robinson College in Cambridge, England, during its 2006 conference on July 22-28.

He was conferred the much-coveted Paul Erdos Award.

The award, named after renowned Hungarian mathematician Erdos (pronounced Air-dosh), was "established to recognize contributions of mathematicians which have played a significant role in the development of mathematical challenges at the national level and which have been a stimulus for the enrichment of mathematics learning," says the award's website.

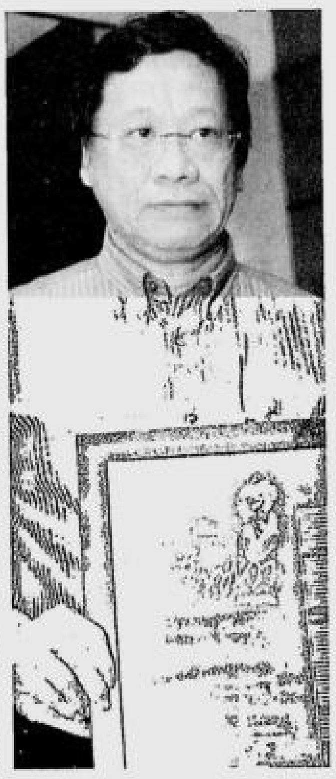
Chua, who was born in the Philippines to Chinese parents, is the first Filipino to receive the prestigious award.

"I love the Philippines," Chua told reporters upon arriving in Manila on Sunday night from the United Kingdom.

Principal

He said he had received offers to study and work overseas but he realized he wanted to stay in the country and continue honing the talents of Filipino math wizards.

Over the past six years, he has served as the principal of the Zamboanga Chong Hua High School.



CHUA with most-coveted Paul Erdos Award.

In 1995, he founded, along with three colleagues, the MTG and began training young students for international math competitions.

He has served as its president since the MTG's inception, with cofounder Richelda Villame, as its executive vice president.

The two other founders have gone to the United States to work.

"The children are so happy when they win these competitions that you can't find the words to describe such joy," Chua told the INQUIRER in a phone interview yesterday.

Most of the MTG-trained students have gone on to take up math-related subjects such as computer engineering.

Creative

At the MTG, elementary and high school students are trained to "creatively" solve open-ended math problems that they might encounter in competitions.

This means that the students are taught to solve advanced math questions in the fields of Algebra, Geometry and Trigonometry, among others, using basic math equations.

"Some of the questions are college Math, which the young students had encountered in their classes," he said.

Training centers

Even MTG trainers continue to train themselves, Chua said, reading and researching, and updating themselves on the latest Math trends, questions and problems to prepare their students for international competitions.

There are 28 MTG training centers nationwide, and students have to take a qualifying exam to be included in its roster of trainees.

The top 5 to 10 percent of the examinees are taken in for training annually, scheduled from August to February, for three hours every other Saturday.

During the training, students are made to join international correspondence competitions in the United States and Canada.

From the initial 6,000 to 7,000 students, the number is further trimmed to the top 1 percent for a more rigid four-day in-house training that would prepare them for the bigger international competitions, according to Chua.

Chua has devoted three decades to teaching Math, much like Erdos himself.

Married to Math

At 53, he doesn't have his own family. "I am married to Math," Chua said.

He said he was lucky to be the youngest of his parents' five children, as this allowed him to pursue teaching.

"If I were the eldest, they would have made me enter a business," Chua said.

A BS Math graduate of Feati University in Sta. Cruz, Manila, Chua said that through the years that he taught Math to students from elementary to college, he learned that a young person's gift for math could always be honed.

"Of course, the interest should always be there," he said.

Most students' aversion to Math is compounded by teachers who don't have a genuine interest in the subject.

"You can teach Math using games and puzzles to make it more enjoyable and less intimidating to students," he said.

Chua himself discovered his love for Math when he was in high school and had a "very good" Math teacher.

"I told myself that I wanted to be as good a teacher as him," he said.

Female contestants

Many female students are good in Math in the Philippines, Chua said. He noted that the MTG produced its first competition winner in 1998 in Cristina Lim, who received a gold medal in a Math contest in Hong Kong.

"During my presentation (at the WFNMC), many were shocked to see that many of our contestants were girls," he said.

Still and all, Chua said there were more boys who were interested in Math.

The MTG passionately trains Filipino students because "we want our country to be good in math [and] because the global impression is that Filipinos still have a difficult time with math," he said.

Chua noted that the Philippines had consistently ranked low in the World Bank's International Math and Science Survey.

"We want to help change that image," he said.

IN THE KNOW

Who is Paul Erdos?

BORN ON MARCH 26, 1913, into a Hungarian-Jewish family in Budapest, his life revolved around mathematics, his only interest since childhood. At the age of 3, he amused guests by multiplying three-digit numbers in his head, and he discovered negative numbers by himself the same year.

The most prolific mathematician of his generation, Erdos wrote or co-authored 1,000 papers, still publishing one a week even in his seventies. His research covered many areas, but he was considered a genius in number theory.

Erdos made his first significant contribution to number theory at 20, when he discovered an elegant proof for the theorem which states that for each number greater than 1, there is always at least one prime number between it and its double.

Having collaborated with several mathematicians, the phenomenon of the "Erdos number" evolved. Mathematicians liked bragging about their connection to Erdos: To have an Erdos number 1 meant the mathematician must have published a paper with Erdos; to have an Erdos number 2 meant he or she must have published with someone who had published with Erdos, etc.

Erdos died of a heart attack while working on an equation on Sept. 20, 1996, at the age of 83. *PDI Research*

NEWS
E-mail: pr_news@inquirer.com.ph
Text us your feedback: inquirer news name/age/city/message to 2207 (Globe) or 283 (Smart)

EZ2
17 18

SUERTRES
5 2 2
(All in exact order)

FOUR DIGIT 1 6 5 1

MEGALOTTO 6/45
4 7 17 21 27 39
₱15,263,170.20

Congress gives up on ₱1-T budget

Solon says bicam a 'waste of time'

By Michael Lim Ubac

IT LOOKS LIKE PRESIDENT Macapagal-Arroyo will not be signing the country's first trillion-peso budget this year.

Rep. Joey Salceda, House appropriations committee chair, yesterday filed a bill seeking a P46.4-billion supplemental budget, saying the majority had "abandoned the 2006 General Appropriations Act" in favor of a supplemental budget which "offers a more workable template." *(See related story below)*

SALCEDA

DRILON

Dead in the water

The General Appropriations Act, or the P1.053-trillion proposed national budget for 2006, was dead in the water after the bicameral conference committee failed to hammer out a compromise on its provisions in June.

The Senate had voted to slash P64 billion from the outlay, a move that was opposed by the House and Malacañang, as it cut into President Arroyo's pet programs for local officials.

Yesterday, Salceda in an interview described the bicameral conference committee as a "waste of time."

'We're game'

"To paraphrase the State of the Nation Address, if the Senate wants to pick old fights over the budget, we're game," he said, quoting President Arroyo in her Sona.

House Bill No. 5668 would cover the funding gaps between the reenacted 2005 budget, under which the government is now operating, and the failed 2006 appropriations act, he said.

Supplemental budget

"The passage of a supplemental budget for the government is imperative to provide authority for expenditures that are not in the reenacted budget but are mandatory by virtue of a law or necessary for the welfare of our public servants, and for the improvement of public service," Salceda wrote in the bill's explanatory note.

The bill would allot the corresponding sums to augment their expenditures to the following agencies that would otherwise have to live within their reenacted 2005 budgets:

P8.5B more DepEd

Department of Agriculture, P4.59 billion; Department of Education, P8.58 billion; Department of Interior and Local Government, P1.42 billion; Department of Social Welfare and Development, P539 million; Department of Transportation and Communication, P3.24 billion;

Commission on Elections, P1.56 billion; miscellaneous and personal benefits, P4.92 billion; local government units (LGUs), P1.82 billion; Armed Forces retirees and veterans' pensions and gratuity, P4.86 billion, and another allocation for LGUs representing their internal revenue allotments (IRA), P14.86 billion.

'Pork barrel'

Part of the P64 billion the Senate slashed from the P1.053-trillion proposed budget was money intended for LGUs. These were the combined P8-billion Kalayaan and Kilos Asenso funds, cut by the senators in the belief this was a "pork barrel" to favored local executives.

Salceda said the P1.82 billion allocation for LGUs in the supplemental budget represented the "unremitted special shares of LGUs in the national wealth and for the premium subsidy for indigents under the national health insurance program, while the P14.86 billion is considered automatically appropriated (every year)."

Salceda said the P46.4-billion supplemental outlay "covers mandatory, non-postponable and noncontroversial expenditures," adding that it was only a third of the P135-billion "spending authorization lost due to reenactment."

WATERWORLD
This family of four on a makeshift boat made of styrofoam is still smiling amid the gloom brought by another storm. Tropical depression "Henry" brought heavy rains in Metro Manila, leaving many parts of metropolis under water. RYAN LIM

EPSON
EXCEED YOUR VISION

EPSON Multimedia Projector

EMP-S4

ADDED FEATURES:
A / V mute slide
1800 ANSI Lumens

Lamp Cost Replacement
P10,500

FREE Nextbase DVD Player

3LCD

Mechanics:
1. For every purchase of any Epson Multimedia Projectors within the promo period, customer will get one (1) unit of Nextbase DVD player.
2. Present the original Sales Invoice/Official receipt, and a valid ID (e.g. Company I.D., SSS ID or passport) upon claiming the DVD.
3. If claiming thru a representative, an authorization letter and company ID must be presented.
4. End-user can claim the DVD Player at the following outlets:

[illegible] - Epson Showroom at 4/F, bldg. B SM Megamall
- 36/F Rufino Pacific Tower, Ayala, Makati City
- SM North Edsa -- Cyberzone area
CEBU - Door 1 Jo. A Bldg., North Road 6 Reclamation, Cebu City Tel# (032) – 2320855
DAVAO - 2/F, Door 1, Abasolo Bldg, Legaspi Street, Davao City Tel# (082) – 2288332

FOR OTHER TERRITORIES: Documents should be sent via mail to:
Epson Philippines Corporation 36/F Rufino Pacific Tower, Ayala Ave., Makati City
Tel. 813-6567 loc. 138/140 • Contact person: Russer Cabrera or Anthony Joshua Pajarillo

Once documents are received, Epson will deliver the Nextbase DVD Player via ENL.

5. Redemption period shall be until 60 days from end of promo period.

Projector Line-up promo inclusions:

EMP-S4 EMP-765 EMP-755
EMP-X3 EMP-830 EMP-760
EMP-62 EMP-835 EMP-TW20
EMP-82 EMP-7900 EMP-TW600
EMP-750 EMP-8300

See Flyers for details · Promo Period is from July 27 to September 30, 2006 Per DTI-NCR Permit No. 2488, Series of 2006

FEATURES
Brighter Images, Sharper Video Playback
"Instant Off" Quick Shutdown
4 Secs. Start-up
E-TORL Lamp
Color Mode: Blackboard - Ideal for Classroom Use

EPSON PHILS. CORP. Head Office: TELS. 813-6567 / 813-6552 / 813-6562 • DISTRIBUTORS: ALL-VISUAL LIGHTS & SYSTEMS: TELS. 911-0904 OR 47 • ASTECH PENGSON DISTRIBUTION, INC.: TEL. 634-8351 • AXIS GLOBAL TECHNOLOGIES, INC.: TELS. 724-3340 or 724-3372 • BRIDGE DISTRIBUTION, INC.: TEL. 781-0581 • UBIX: TEL. 890-6754

Reenacting '05 budget not a bad idea–Drilon

By TJ Burgonio

SEN. FRANKLIN DRILON ISN'T KEEN ON reconvening the suspended bicameral conference on the proposed 2006 national budget, saying there were barely five months to go in the year and that President Macapagal-Arroyo herself preferred the passage of a supplemental budget.

Drilon, who was nominated last night as chair of the finance committee, said yesterday it was absurd to pass the 2006 trillion-peso proposed budget, which was larger than the P907.56-billion 2005 budget, with fewer than five months to go before the year ended.

"I don't think it will do us good to reconvene the bicam. We have barely five months to go. And the President made a clear signal in her Sona. She said she will submit a supplemental budget," he said at a press forum.

Some senators had hoped that the bicameral talks on the budget, which bogged down in early June over the P64-billion cuts made by the Senate, would be restarted during the third regular session of the 13th Congress.

Drilon also said that reenacting the 2005 budget for the rest of the year wasn't a "bad idea" because the government would incur a lower deficit were it to enact the larger 2006 budget.

"The projected deficit is P44 billion, which is not exactly bad because so long as we are operating on our deficit, our national debt will increase on a yearly basis. We need to fund the deficit through borrowings, both domestic and foreign, and in 2006, it is projected that the interest payments would hit P340 billion," he said.

If the 2006 budget were passed, the projected deficit was P125 billion, he said.

Drilon, who was also nominated to fill the chair of the committee on public order, said he favored the passage of the proposed P46-billion supplemental budget if only to fund the P15-billion internal revenue allotment of the local governments and the P1.8-billion automation of elections.

"I'm in favor of a supplemental budget so we can provide for the mandatory requirements," he said.

Budget Secretary Rolando Andaya said that Malacañang had submitted to Congress a supplemental outlay of P46.426 billion to compensate for the losses incurred from the failure to pass the 2006 budget.

The fresh allocations, he said, would ensure that spendings for major agencies like the Department of Education, the Department of Agrarian Reform and the Department of Interior and Local Government were kept at the desired 2006 levels.

In her State of the Nation Address the previous Monday, the President pushed for the passage of a supplemental budget to cover the internal revenue allotment, the local government units' share in national government revenues and the automation of elections.

Senators were divided on the issue.

Senate President Manuel Villar Jr., Drilon and Senate Minority Leader Aquilino Pimentel Jr. said they favored passing a supplemental budget.

Senators Joker Arroyo and Sen. Ralph Recto, chair of the committee on ways and means, opposed the move, saying allocations in the supplemental budget were already covered by the 2006 budget and that Congress might end up debating the supplemental budget measure, the 2006 budget and the 2007 budget at the same time.

Census cancelled due to budget woes

BUDGET WOES HAVE FORCED THE GOVernment to cancel a 2006 population census, which would have been the first in 10 years, the National Statistics Office said yesterday.

Congress's failure to pass the 2006 national budget has led to the "unavailability of funds to implement the preparatory activities that should have been started by now like the recruitment of data collectors and supervisors," the NSO said.

Such delays could "compromise the quality of the data," it said in a statement.

There would also be uncertain funding for the other related tasks such as training the census-takers and processing of results, it added.

A law mandates the government to conduct a nationwide population census every 10 years.

The Philippines has an estimated population of 85 million.

Disagreements between President Macapagal-Arroyo and budget cuts proposed by the Senate have forced the government to operate on budget levels set for 2005. *AFP*

Aplus METRO
Editor Ester G. Dipasupil
Text us your feedback: inquirer met name/age/city/message to 2207 (Globe) or 283 (Smart) E-mail: pr_metro@inquirer.com.ph

Acting Makati police chief demoted

Napolcom affirms rank downgrade for dishonesty

By Tarra V. Quismundo

ALMOST TWO WEEKS AFTER HE WAS appointed acting Makati police chief, Supt. Felipe Napoles Jr. was demoted by one rank for grave dishonesty by the National Police Commission (Napolcom).

His demotion from superintendent to chief inspector (the equivalent of a major in the military) was announced in a statement by the Napolcom yesterday.

The commission said it had merely affirmed the decision of then Philippine National Police chief Leandro Mendoza on July 19, 2001 ordering Napoles' demotion in rank for "the unauthorized possession of a stolen vehicle."

Based on Napolcom records, the police official was charged with grave misconduct more than seven years ago when he was still assigned to the Camarines Norte Police Provincial Office.

Napoles, the police chief in the town of Daet at the time of the incident, was charged after he failed to return a stolen Mitsubishi L-300 van-(EBD 309) on Jan. 25, 1999, a vehicle recovered by the Legazpi-based Provincial Traffic Management Office (TMO). The administrative complaint was filed by seven TMO officers.

The Napolcom said Napoles used the van for personal purposes, even registering the vehicle under his name. An inspection of the van showed that a portion of the vehicle's engine was "defaced" and that the vehicle's chassis had two serial numbers.

One of the chassis numbers was traced to the vehicle's original owner, the New Touch Industries company based in Manila which had reported the vehicle as missing.

Following the inspection, the vehicle was impounded and Napoles was apprehended, the commission said in a statement.

In his defense, Napoles said the matter of his possession of the stolen vehicle was "legal from the very beginning" as he claimed that he had assembled the vehicle upon getting a clearance from the regional Traffic Management Command. He also presented several receipts to show that he bought the vehicle's engine and chassis before he registered the vehicle with the Land Transportation Office.

However, the National Appellate Board (NAB), which heard Napoles' appeal, ruled that the "evidence on record clearly shows the respondent's act of dishonesty and puts his character in serious doubt. It added that the official's "disturbing behavior ... should not be tolerated considering that he is a police officer who is a law enforcer."

Life terms for 7 men accused in kidnap case

By Jocelyn R. Uy

SEVEN MEN WILL BE SPENDING THE rest of their lives behind bars after a lower court found them guilty yesterday of kidnapping a Chinese-Filipino woman and her coworker two years ago.

Those sentenced to life imprisonment were Maximo Altecin, Renato Igloria, Reynario Batis, Dioscoro Ranci, Rudy Katangkatang, Sandy Germinal and Reynaldo Badilla.

Judge Bonifacio Sanz Maceda of the Las Piñas Regional Trial Court Branch 275 found the seven men guilty beyond reasonable doubt of kidnapping Josephine Chua and Ivy Balibag.

He also ordered them to pay the victims P500,000 each.

Chua and Balibag were employees of a steel company in Las Piñas. Chua is the sister of the owner of the steel firm.

Court records showed that the two women were on their way to the company warehouse last June 14, 2004 when a white Mitsubishi L-300 van blocked their path on Capricorn Street in Pamplona Park Subdivision.

Armed men, who identified themselves as police officers, forced the victims into the van and sped off toward Alabang.

The two were taken to a safehouse on Burgos Street, Purok Singko, Bigaa in Cabuyao, Laguna.

The convicts later demanded P3 million in ransom from the victims' families.

The two women, however, were rescued after policemen arrested Badilla, the group's driver.

He provided information that led to the arrest of the other suspects the next day, July 15, at around 3 a.m. The rescue operation was carried out by agents of the National Anti-Kidnapping Task Force led by Angelo Reyes and the Las Piñas police.

Katangkatang and Germinal were guarding the victims when they were arrested.

Anticrime crusader Teresita Ang See told the INQUIRER yesterday that some of those convicted were also involved in the kidnapping of other Chinese-Filipino victims like Coca-Cola executive Betty Sy, Gigi Dy and Carrie Choa.

"It's quite encouraging to see the justice system work despite the flaws. Judge Maceda must be commended for the fast work in this case," she said.

RAINY DAYS FOR KIDS Soaking wet and barely able to keep his eyes open in the pouring rain, a baby (top) clings to his mother as she asks for alms during a heavy downpour in Makati City. Two older boys (left), however, have a blast as they play in floodwaters at the Tumana Bridge in Marikina while others hitch a ride on a jeep crossing the bridge.

RAFFY LERMA, REUTERS

Marikina's small entrepreneurs learn ABCs of microfinance

By Edson C. Tandoc Jr.

FIND IT HARD TO COME UP WITH funds to start a small business? A large bank is encouraging residents in Metro Manila to try microfinance.

Banks require collaterals. Microfinance institutions don't.

Money lenders drop by regularly to collect payments but charge steep interest rates. Microfinance institutions also visit communities and groups of lenders regularly, but charge only up to 15 percent interest.

Plus, borrowers can get ideas for possible small businesses they can engage in.

Take for example, ASA Philippines, which has several branches all over the country. It started operating in Marikina City just more than a year ago, according to acting branch manager Nilo Cellon Jr.

He said they now have at least 965 borrowers in Marikina, already close to their initial target of having 1,200 members in the city.

To get a loan (usually between P2,000 and 70,000), one has to be part of a group of eight to 30 borrowers based in the community. This is to ensure efficient collection as the company gathers the group to collect partial payments once a week.

"We also give them lectures on livelihood programs during the weekly meetings," Cellon said.

Organizing borrowers into groups also makes collection more efficient since group members can monitor the payment of their comembers.

There have been instances when some borrowers left the barangay to elude payment but Cellon said they still managed to track them down because of strong community participation in their other branches.

"This (microfinance) is a poverty-alleviation and social-equalization program," entrepreneurship professor Andy Ferreria said in a gathering of about 200 residents in Marikina City recently.

The gathering was organized by HSBC Bank, which launched its Microfinance Caravan in Marikina City. The caravan aims to educate people about microfinance in at least five more cities and towns, public affairs officer Cat Manese said.

For a change, a large company is not asking people to borrow from the bank, but rather from microfinance institutions like ASA Philippines, which have sprouted in the city.

"If businesses like HSBC are to prosper in the long-term, we must address the issue of poverty and find ways to work with other institutions and governments locally and worldwide," HSBC Philippines chief executive officer Warner Manning said in a statement.

The bank official said microfinance has become successful in several countries like India, where microfinance is provided to "over 70,000 poor households in both rural and urban areas."

Apart from organizing programs to educate people on the benefits of microfinance, the bank also aims to soon boost the service by providing loans to institutions as well.

The residents who joined the caravan listened to a lecture on entrepreneurship by Ferreria. They also got to ask questions from representatives of microfinance institutions during an open forum.

The residents also learned from the stories of people who had started their own businesses through microfinancing.

"Microfinance has really helped me expand my business," Dolores Orencio, 55, said.

She first borrowed P4,000 from the Center for Community Transformation Credit Cooperative. With the money, she began making *polvoron* to sell to schools in Quezon City.

She is now preparing to venture into another business after borrowing P10,000 from the cooperative.

BancNet
PAYBILLS PAYBACK
PROMO
₱

Magbayad at Manalo! ₱1 Million to be won sa Grand Draw!
Plus a total of P600,000 to be given away in the monthly draws*!
Magbayad ng bills gamit ang inyong BancNet ATM card sa kahit saang BancNet ATM o mag-log on sa www.bancnetonline.com para magkaroon ng chance manalo ng P 1 MILLION! Mula August 1 hanggang October 31, 2006 lang ito!
*10 winners of P20,000 each every month for 3 months.
NO Registration Transaction Fees LIBRE!
Mabilis, simple at sigurado!
See posters and flyers for details. Per DTI-NCR Permit No. 3637 Series of 2006.
BancNet

Sugay aide, barangay chairman could face charges

By Margaux C. Ortiz

THE LAWYER REPRESENTING the family of Ariez Luriz, the jeepney driver who was allegedly shot to death by Noli Sugay, a special assistant of Manila Mayor Lito Atienza, yesterday asked the Department of Justice (DOJ) to include in the charge sheet Sugay's bodyguard and the chair of the barangay where the incident occurred.

William Merginio, counsel of the victim's family, told National Bureau of Investigation (NBI) National Capital Region chief Ruel Lasala that barangay chair Totoy Ermino was about to intervene in the heated argument between Luriz and Sugay but refrained from doing so.

Merginio said he has requested the filing of dereliction of duty charges against Ermino.

The lawyer added that Sugay's bodyguard, whom he did not identify, should be included as an accomplice or principal after Sugay allegedly ordered him to run after Alexander, the victim's brother, who witnessed the incident.

Sugay was formally charged with murder, two counts of homicide and illegal discharge of firearm before the DOJ last July 17.

A two-month suspension order was also imposed on him by Atienza "to ensure impartiality in the investigation."

Under the law, Atienza said, he could not impose a suspension of more than 60 days.

However, he said he could order Sugay's termination "if the investigation shows the evidence is clearly against him."

Merginio added that they had also requested that a subpoena be issued against personnel of the Manila City Hall records section to compel them to produce Sugay's employment records to confirm his real name and address.

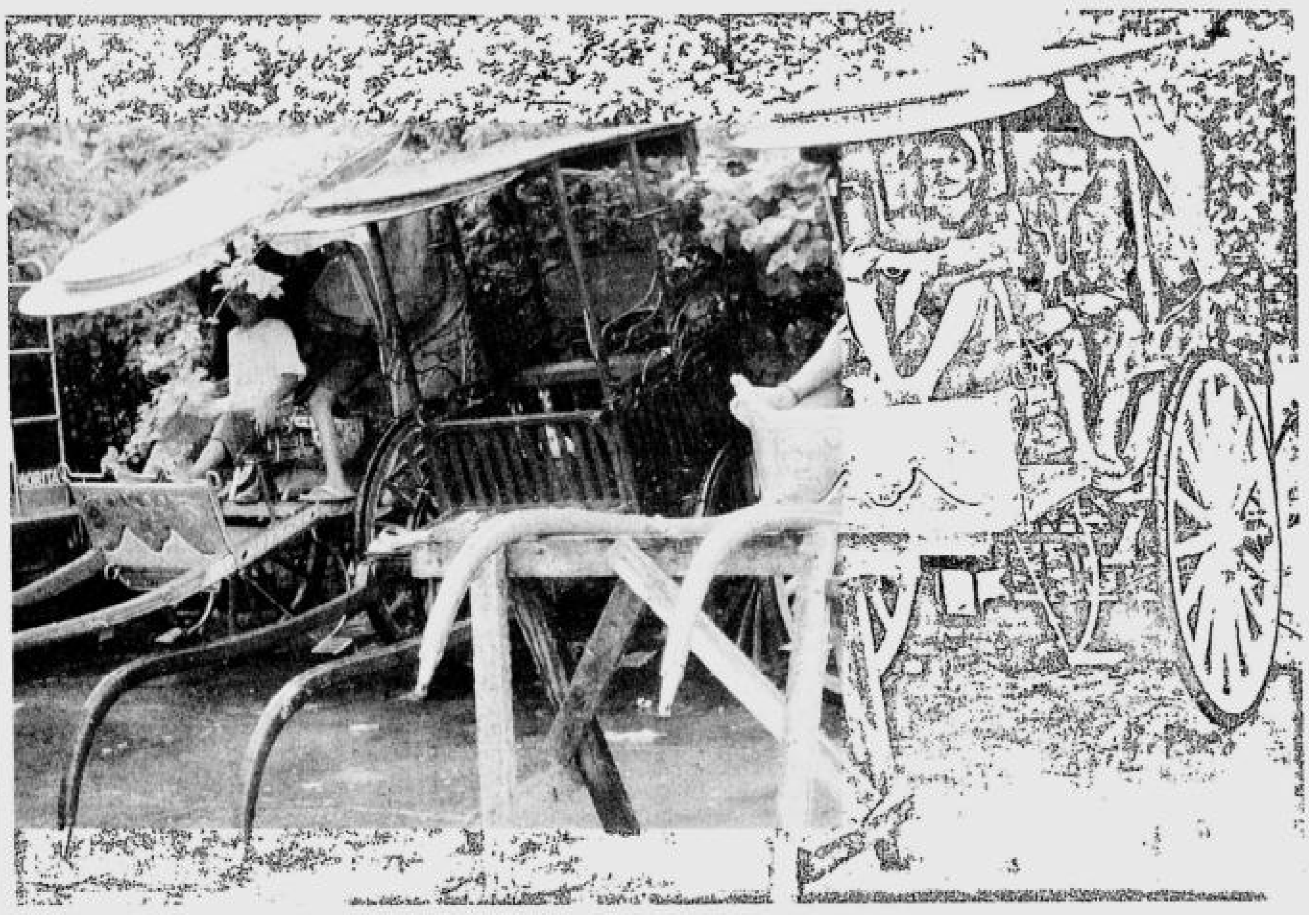
The lawyer said that they had asked that Sugay's first name be amended from "Noli" to 'Jose Noli" and his address from Manila City Hall to Better Living, Parañaque.

Main job

Sugay, whose job at the City Hall was mainly to receive complaints against barangay officials, policemen and city employees, has been working at the Office of the Mayor since 1999 and is one of Atienza's 20 special assistants.

The suspect was tagged by witnesses, including the victim's mother, brother and 9-year-old nephew, as the one who shot Luriz, 27, of Coral Street, Tondo over a petty parking dispute.

Luriz's elder brother, Alexander, told authorities that Sugay also threatened to shoot him and his mother Rosario when the incident took place on June 12.



SHELTER FROM THE RAIN

Temporarily out of business due to the strong rains and floods in most areas of the metropolis, the drivers of these horse-drawn carriages or *kalesas* convert their vehicles into shelters from the heavy downpour.

EDWIN BACASMAS

Review sought for Camanava dike project design

In The Know

THE P5-BILLION Camanava flood control project aims to end the perennial problem of flooding in northern Metro Manila. This involves the construction of river walls, dikes, floodgates and pumping stations, covering 18.48-sq km.

As early as 2000, the government begun relocating to Bulacan about 6,000 informal dwellers living within the project's right of way. Construction began in June 2003 to meet the original completion date of May 31 this year. But with only about 26 percent of the project finished as of May 2005, the completion date was changed to June 30, 2007.

The project, however, has not been welcomed by everyone. Two geology professors of the University of the Philippines—Dr. Fernando Siringan and Dr. Kelvin Rodolfo—have criticized the technical design of the project, saying this would endanger the approximately 500,000 people living in the area.

Cyril L. Bonabente, PDI Research

By Tarra V. Quismundo

GOVERNMENT OFFICIALS WILL MEET THIS week to assess the P3.4-billion dike project for the flood-prone Camanava (Caloocan, Malabon, Navotas and Valenzuela) area, Metropolitan Manila Development Authority (MMDA) Chair Bayani Fernando said yesterday.

Expected to attend the technical evaluation meeting are representatives of the MMDA, the Department of Public Works and Highways (DPWH), project contractors and the mayors in the Camanava area.

"We will review the design with the stakeholders, mayors, the project team, all those involved in the project and we will make an evaluation of what has been done and the observations so far," Fernando said.

He added that 50 percent of the project—which was expected to be finished by next year—has already been completed.

But adjustments in the design would be made following an evaluation of the project to see if alterations would be necessary.

On schedule

"The project is on schedule, as reported. We will see if there will be a need for design changes. That's why we are having this technical assessment. We will see if after the assessment, it (project) would warrant a [redesign]," Fernando said in a phone interview.

Flooding has been a perennial problem for residents in Camanava.

Several barangays in the area were recently submerged in neck-deep floods because of rains brought by typhoon "Glenda."

Rock band drummer files ₱1M libel suit vs musician

By DJ Yap

THE DRUMMER FOR THE ROCK BAND Cueshe has filed a P1-million libel suit against a fellow drummer for writing an e-mail that allegedly said he was disrespectful of other musicians and also called for a boycott of his band.

Michael Manuel Manaloto charged with libel Vinci Rodriguez, who introduced himself as a back-up drummer of actress Ara Mina, in the Quezon City prosecutor's office.

In his complaint, Manaloto accused Rodriguez of writing an e-mail circulating in the Pinoydrums e-group, an online community of Filipino drummers, and ABS-CBN Interactive, which allegedly depicted him in a bad light.

The e-mail was Rodriguez's account of an incident on May 27, in which he accused Manaloto of wrecking his drum parts, including the skin of his snare drum which became dented.

Manaloto's band had been invited by Mina to perform in her show at Ratsky's bar on Tomas Morato Avenue.

After the band performed their number, Rodriguez confronted Manaloto about the damage to his equipment which the latter had used.

Manaloto and his manager later offered to have the parts replaced, but Rodriguez, in his e-mail, said nothing came out of the offer.

He added that he no longer intended to make Manaloto pay for the damage to his drum set which he placed at P600. He stressed, however, that he would never forget Manaloto's rudeness.

In his version of the events, Manaloto said his offer to replace Rodriguez's drum parts was made not as an admission of liability but only to avoid trouble.

He also denied that he was responsible for the damage to the instrument.

Taguig residents evacuated after mudslide

By Jocelyn R. Uy

THE TAGUIG CITY GOVERNMENT yesterday ordered the immediate evacuation of residents living near the perimeter wall of Pallar Area in Barangay Western Bicutan after part of the wall collapsed over the weekend due to intermittent rains.

Mayor Freddie Tinga has mobilized the Fort Bonifacio Satellite Government Center, led by Paul Michael Vasquez and barangay chair Marlyn Padlan, to supervise the evacuation of residents to two covered courts in the same barangay.

About 10 meters of the 800 meter-long wall collapsed at around 3:30 p.m. Saturday, causing a mudslide that left the houses of 23 families in knee-deep mud. No one was reported injured but two cars and a bicycle were destroyed in the incident, Vasquez said.

"We are giving priority to the 23 families who were directly affected by the incident," he said, adding that should the rains continue this week, they might have to evacuate 40 more families.

Vasquez said the other parts of the wall were also in danger of collapsing since these were full of cracks.

The perimeter wall separates the Pallar Area, a community of more than 1,000 families, from a privately owned lot in the barangay, said Ana Santos of the city's public information office.

City Health officials led by Dr. Rolando Paac and personnel of the Office of Social Welfare and Development under Nitz Jordan were dispatched to the area to provide the affected families with medical and relief assistance.

The city engineering and building offices were also tasked by Tinga to look into remedial measures that could be taken to prevent similar incidents from happening again.

Did You Know

IN 1980, FORMER President Ferdinand Marcos issued Executive Order 603 creating the Light Rail Transit Authority which would oversee the construction and operation of the LRT System Line 1. The first chair of the agency was then First Lady Imelda Marcos.

Construction of the 15-km elevated railway between Monumento and Baclaran began in September 1981. It was formally opened to the public in December 1984, with a fare of P2.

In the first half of this year, 54.58 million passengers rode on the LRT.

PDI Research

MetroBriefs

Free antiflu shots

"PREVENTION is better than cure." With this saying in mind, the city government of Manila yesterday provided some 50 residents, mostly senior citizens, with free antiflu vaccines. This came after the local government signed a memorandum of agreement with Glaxo-Smithkline Philippines Inc., which allows it to buy the vaccines at reduced prices from the firm. Mayor Lito Atienza said the antiflu shots would be distributed to Manila residents for free at the Ospital ng Maynila. "The city has given priority to senior citizens because they are more vulnerable to complications arising from influenza," he said. The mayor advised elderly residents to avail of the free service in the wake of the health department's warning about the rising incidence of flu during the rainy season.

Tina G. Santos

Gas station remains shut

THE SMALL gas station a few meters away from the biggest public market in Pasig City remained closed almost two weeks after more than 500 liters of unleaded gasoline spilled from its underground storage tank. The Sea Oil Gasoline Station in Barangay Palatiw had started cleanup operations after the accident, but according to the City Environment and Natural Resources Office, the cleanup was not thorough enough. "The company has not yet accounted for 250 liters of gasoline as of yesterday," said Cenro chief Raquel Naciongayo. She added that the company must also pay various penalties as well as apply for a permit to operate from the Environmental Management Bureau, a clearance from the Laguna Lake Development Authority, a permit from the Bureau of Fire Protection and an environmental permit to operate from the Cenro before it could be reopen.

Edson C. Tandoc Jr.

Anti-TB stamps out

PRIZE winning photographer Edgardo S. Santiago has captured the spirit, essence and the mood of the historical monument of Andres Bonifacio in Caloocan City. Sculpted by National Artist Guillermo E. Tolentino, the bronze art work is a tribute to the heroism of the Great Plebian. This year's anti-TB stamp design, dedicated to Bonifacio, features Santiago's photographs of the national hero's monument. Every year, Philippine postal offices release thousands of stamps known as "Christmas Seals" to educate citizens and finance the Philippine Tuberculosis Society Inc.'s efforts in fighting the disease. The stamps are available at the fundraising department of the PTSI Quezon City Institute compound, E. Rodriguez Sr. Avenue, Quezon City. For details, please call 7813747, 7813757 or 7813753.

Owwa money ended up in the 2004 polls; here's how

On Target

Ramon Tulfo

HERE'S A TIP FOR THE SENATE on where to find the missing funds of the Overseas Workers Welfare Administration (Owwa):

A total of P3.4 billion in Owwa Medicare funds was transferred to the Philippine Health Insurance Corp. (Philhealth) before the 2004 presidential election.

The money was supposedly to fund the health insurance coverage of all Filipino citizens by Philhealth. Republic Act 7875 supposedly mandates Philhealth to do that.

In a memorandum to President Macapagal-Arroyo on Nov. 20, 2002, Francisco T. Duque, then Philhealth president and chief executive officer, proposed the transfer of the Owwa Medicare fund to Philhealth.

"The proposed transfer will have a significant bearing on the 2004 elections. I will be available to explain in greater detail the far-reaching implications of the transfer. May I ask that we meet personally?" Duque told the President in that memo.

No wonder Duque is now the health secretary. The Cabinet post was his reward for that brilliant idea.

* * *

Executive Order No. 182 carrying out the transfer of the Owwa Medicare fund to Philhealth was signed for the President by then Executive Secretary Alberto G. Romulo

The EO was issued on Feb. 14, 2003, a year and three months before the 2004 election.

Section 2 of E0 182 stated: "Transfer of Medicare Funds of the Owwa—The Medicare Funds being administered by the Owwa shall be transferred to the PHIC (Philhealth) within sixty days from the effectivity of this Executive Order."

* * *

The fund transfer was not done outright or in one sitting. It was in tranches. Each tranche was covered by a resolution.

One tranche was for P530,382,446. It was covered by Owwa Resolution No. 005 approved on Feb. 2, 2004.

The resolution was signed by, among other officials, then Labor Secretary Patricia Sto. Tomas as chair of the Owwa board of trustees; Owwa Administrator Virgilio R. Angelo, Owwa board vice chair; and Administrator Rosalinda Baldoz of the Philippine Overseas Employment Administration.

That was for the Owwa Medicare fund amounting to, at that time, P3.4 billion, according to my inside source at the Owwa.

The rest of the Owwa fund was transferred to the National Treasury where the money was disposed of by the Department of the Budget and Management under then Secretary Emilia T. Boncodin.

On Feb. 18, 2004, or three months before the 2004 election, Boncodin wrote Labor Secretary Sto. Tomas reclassifying Owwa from a government-controlled corporation to a regular national government agency (NGA).

"As such, the Owwa shall be subject to existing organization/compensation/budgeting rules and regulations applicable to NGAs. In this regard, all proposals and transactions appurtenant thereto, shall be addressed and coordinated with our Budget and Management Bureau (BMB), the DBM office handling the DOLE (Department of Labor and Employment)," Boncodin said in her letter to Sto. Tomas.

Boncodin was one of several Cabinet members who comprised what is now known as the "Hyatt 10" that called for the President's resignation in the wake of the "Hello Garci" Scandal.

Boncodin was probably guilt-stricken for taking part in the 2004 election charade.

* * *

The reason Owwa can't finance the repatriation of 34,000 overseas Filipinos workers (OFWs) in war-torn Lebanon is obvious: It has no money.

"*Walang pera ang Owwa, Mon, naubos noong eleksiyon* (Owwa has no money, it was spent in the elections)," said my Owwa source who gave me the documents on the fund transfer.

Sri Lanka rebel says truce is void, war's back

COLOMBO—SRI LANKA'S TWO-decade civil war is back on, a top Tamil Tiger said on Monday, as five soldiers and 35 rebels were killed in the first army advance on rebel-held territory since a 2002 ceasefire.

The five military casualties were caused by mortar bombs fired by the Liberation Tigers of Tamil Eelam (LTTE), the Sri Lanka defense ministry said in a statement.

"Troops retaliated with the assistance of the air force and artillery...," it said. "Ground sources confirmed that over 35 Tigers (were) also killed during the retaliation."

S. Elilan, head of the Tigers' political wing in the restive eastern district of Trincomalee, said army troops had resumed a bid to advance toward land they control in the east and had fired artillery and mortars at their territory in the north.

"The ceasefire agreement has become null and void at the moment," Elilan said by telephone from Trincomalee, adding government troops were continuing an advance toward their forward defense line in the east in a water supply dispute.

"The war is on and we are ready," added Elilan. "The war has begun. It is the government which has started the war ... Militarily, we have decided to fight back if the Sri Lankan army enters our area."

Elilan is not the Tigers' main spokesperson, but he is one of their top officials and their political head in Trincomalee. He has repeatedly warned of a return to war.

The military said five soldiers were killed and six injured during a ground battle in the east. The Tigers dismissed army reports that dozens of their fighters were killed, saying three had died in a multi-barrel rocket attack.

The Colombo stock market was 1.5 percent lower in afternoon trade in the wake of the Tiger statement and fresh violence, said Eranjan Kulatunga, an economic analyst at brokerage C.T. Smith.

The rebels, angry at President Mahinda Rajapakse's outright rejection of their demand for a separate homeland for ethnic Tamils in the north and east, have pulled out of peace talks indefinitely and have been cranking up the rhetoric for months.

The Tigers say Sri Lanka's air force killed 15 rebels in five days of aerial bombing in the east and injured several others. The military said the death toll was much higher.

The army advance through minefields and booby traps is aimed at reaching a sluice they accuse the Tigers of blocking to choke water supplies to Sinhalese farmers in government territory.

The government says troops are trying to clear mines in their first open advance on rebel-held areas since the 2002 ceasefire, and face intermittent firefights. They say they have purely humanitarian goals but the Tigers have simply gone too far.

"Under international law, denial of water is a crime and people have gone to the gallows for less," said head of the government peace secretariat Palitha Kohona. "The government says categorically that it is totally committed to the ceasefire. But the most important thing is to provide water for 50,000 people." *Reuters*

Ahmadinejad says Iran may harden stand in nuke row

TEHRAN—IRAN'S PRESIDENT signaled Sunday that Israeli attacks against the Palestinian territories and Lebanon were causing Iran to harden its stance in the international row over its nuclear program.

"We are examining the package, considering our interests and definitive legitimate rights and will announce our views at the appointed date," Mahmoud Ahmadinejad said of an international offer of incentives in exchange for a halt to sensitive atomic work.

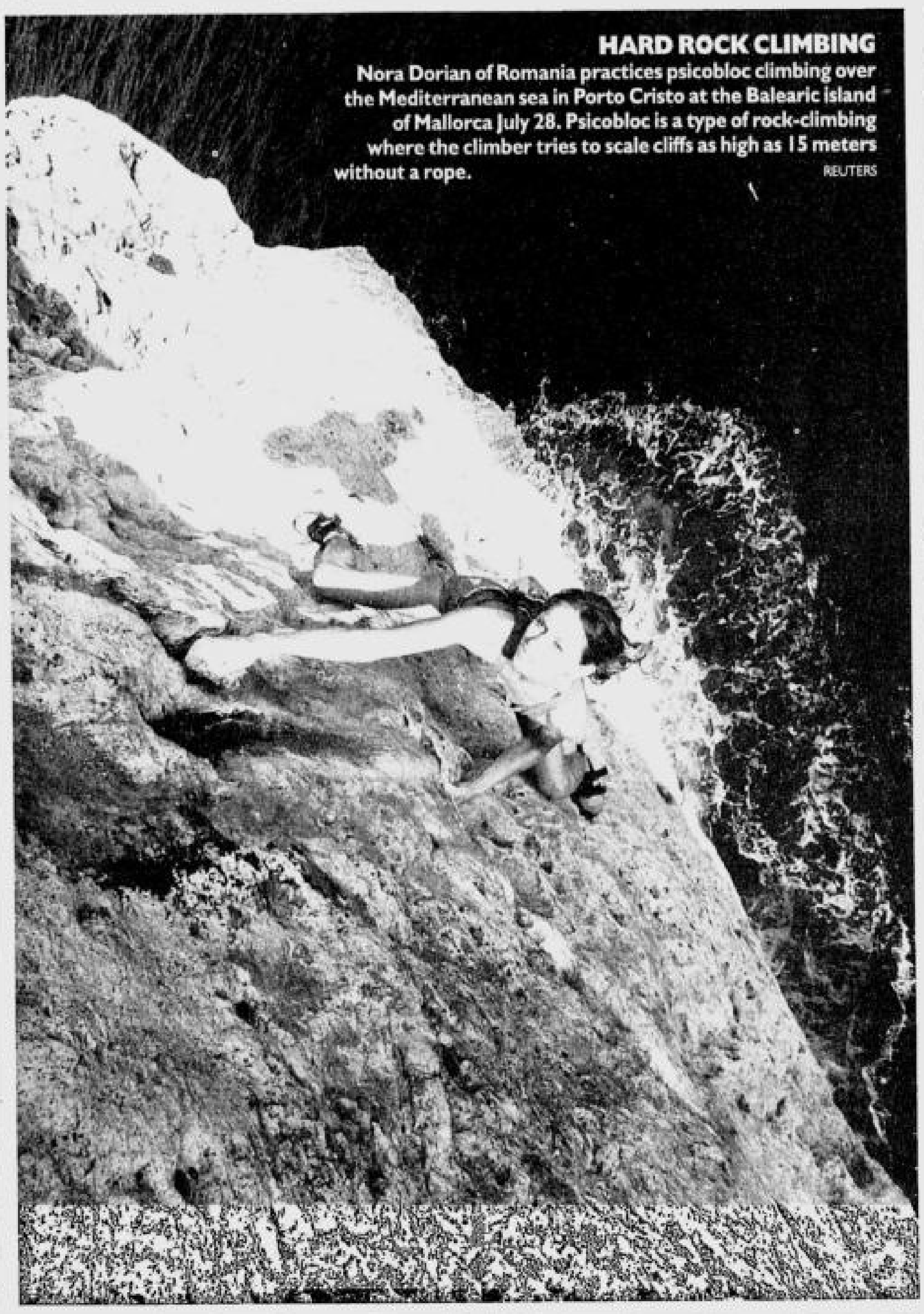
"But the incidents in Lebanon and Palestine have influenced our examination," said the president, whose country is a major supporter of Lebanon's Shiite Hezbollah movement as well as the Palestinian militant group Hamas.

Ahmadinejad also asserted that "the government is determined to fully exploit the rights of the Iranian nation," signaling Tehran's continued unwillingness to freeze its controversial uranium enrichment program.

Iran says it only wants to enrich uranium to the levels needed for reactor fuel and that this is a right enshrined by the nuclear Non-Proliferation Treaty.

"Nuclear energy is clean and renewable, and all nations have the right to use it," said Ahmadinejad, who was speaking at a joint news conference with visiting Venezuelan President Hugo Chavez.

Enrichment can also be extended to make weapons, and lingering questions over the nature of Iran's work has prompted a series of demands for a moratorium. *AFP*



HARD ROCK CLIMBING

Nora Dorian of Romania practices psicobloc climbing over the Mediterranean sea in Porto Cristo at the Balearic island of Mallorca July 28. Psicobloc is a type of rock-climbing where the climber tries to scale cliffs as high as 15 meters without a rope.

REUTERS

WorldBriefs

Union set up in China at Wal-Mart

BEIJING—Workers at Wal-Mart Stores have formed their first trade union in China, after demands from the government that the company allow organized labor in its stores, said official news media over the weekend. Wal-Mart, the world's largest retailer, has long sought to bar unions from its stores, particularly in the United States. But the government-controlled All-China Federation of Trade Unions has campaigned to set up branches in China, where Wal-Mart employs 30,000 people at 60 outlets. Any new union in China is unlikely to resemble its counterparts in the West. Labor activists often accuse the tightly controlled All-China Federation of siding with management rather than workers. The pressure on the American retailer to agree to a union is part of a concerted drive to establish branches of the official union in all foreign-financed companies in China. *NYT*

Long wait for DR Congo polls outcome

KINSHASA—The Democratic Republic of Congo (DRC) began its long wait Monday for results from historic multi-party elections likely to see Joseph Kabila win a new mandate to lead the embattled central African country. Millions from across the vast central African country, spanning an area the size of western Europe, walked through former war zones to cast ballots for the first time in their lives, saying it was their only hope to finally end fighting and more than 40 years of kleptocratic misrule. Kabila, 35, and the outgoing president of a transition government set up following a brutal five-year war, will likely be tasked, as the next leader, with maintaining peace in the volatile country as well as with neighboring Rwanda, which twice invaded the DRC. "We often spent the night hiding in the bushes. The children don't go to school. It is not a good life," said Bienfait Mashagiro after voting. "We are waiting for the new president to bring us peace." The results of the presidential race are expected on Aug. 31, while lawmakers elected to a 500-seat parliament will be named as the tallies come in from around the country. *AFP*

Thai queen's eye operation successful

BANGKOK—Thailand's Queen Sirikit has undergone a second successful eye operation, officials said Monday. The queen, 73, had surgery on June 25 to repair a torn retina and remove a cataract in her right eye. The second operation performed Sunday came after doctors found another small tear in the same eye during a routine checkup last week. Her husband, King Bhumibol Adulyadej, 78, is in hospital recovering from spinal surgery on July 20. *AFP*

Pfizer expands commitment to urology

NEW YORK—Pfizer Inc. has entered into an agreement with Schwarz Pharma AG under which Pfizer will acquire exclusive worldwide rights to fesoterodine, a new drug candidate for treatment for overactive bladder. Earlier this year, Schwarz submitted new drug applications for fesoterodine with both the US Food and Drug Administration and the European Medicines Evaluation Agency. "Overactive bladder is a debilitating condition that affects up to 100 million people around the world," said Karen Katen, vice chairman of Pfizer Inc and president, Pfizer Human Health. "We are excited about the potential of this new medicine to offer patients and their doctors a new alternative to existing therapies for managing the symptoms of overactive bladder." Pfizer is a leader in the field of urology with significant experience in meeting the needs of patients with overactive bladder.

4 US Marines killed in Iraq; child dead in air strike

BAGHDAD, IRAQ—FOUR US Marines were killed in a Sunni Arab insurgent stronghold west of Baghdad as pressure mounted Sunday in parliament to replace the country's interior minister because of the security crisis in the capital.

Also Sunday, a US F-16 jet dropped two precision-guided bombs on a building near Baghdad used by militants affiliated with a group believed responsible for last week's mortar and rocket attack on Baghdad's mostly Shiite district of Karradah in which at least 31 people were killed, US officials said.

Two militants and a child were killed in the air strike, and four suspects were arrested, the US said. US officials expressed regret over the child's death and said "terrorists continue to deliberately place innocent Iraqi women and children in danger by their actions and presence."

The Marines, from Regimental Combat Team 7, died Saturday in Anbar province, the heavily Sunni Arab region west of Baghdad that includes such flashpoints as Ramadi and Haditha, a US statement said without further details.

So far this month, 44 US service members have died this month in Iraq—including 10 in Anbar province over the past week. That underscores the threat to US troops from Sunni insurgents, despite the attention paid to recent sectarian violence between Sunni and Shiite Muslims in Baghdad.

The US command is moving 3,700 troops from Mosul to Baghdad to cope with the crisis in the capital, raising concern that violence could flare up again in that northern city as American forces scale back there.

With violence on the rise, several key Iraqi parliament members have begun pressing for replacing Interior Minister Jawad al-Bolani, who is responsible for police and paramilitary commandos who are at the forefront of the fight against extremists in the capital.

"Some changes will take place in Cabinet during the coming days," said Hassan al-Suneid, a member of Prime Minister Nouri al-Maliki's Dawa party. "There is talk among the Cabinet, the (Shiite) alliance and parliament about changing the interior minister because he is unqualified."

Bassem Sharif, a lawmaker from the Shiite party Fadhila, confirmed there were moves under way to demand Cabinet changes, including the Interior Ministry.

"The structure of the Interior Ministry is not right—unmarked cars, no checkpoints formed yet ... So far they have done nothing," Sharif said. "There are only excuses."

Al-Bolani, a Shiite, was chosen for the sensitive post after protracted negotiations among the various religious and ethnic parties within the national unity government. The interior and defense posts were not filled until June 8—nearly three weeks after the rest of the Cabinet. *AP*

Sniper says God backs US in Iraq

RAMADI, IRAQ—HE WAS 5 when he first fired an M-16, his father holding him to brace against the recoil. At 17 he enlisted in the Marine Corps, spurred by the memory of the attacks Sept. 11.

Now, 21-year-old Galen Wilson has 20 confirmed kills in four months in Iraq—and another 40 shots that probably killed insurgents. One afternoon the lance corporal downed a man hauling a grenade launcher more than 500 meters away.

Wilson is the designated marksman in a company based in downtown Ramadi, watching over what US Marines call the most dangerous neighborhood in the most dangerous city in the world.

Here, Sunni Arab insurgents are intent on toppling the provincial government protected by Marines.

Wilson, 165 centimeters with a soft face, is married and has two children and speaks in a deep, steady monotone.

After two tours in Iraq, his commanders call him a particularly mature Marine, always collected and given to an occasional wry grin.

His composure is regularly tested. Swaths of central and southern Ramadi, 115 kilometers west of Baghdad, are dominated by insurgents who regularly attack the government headquarters in the city.

During a large-scale attack in April on Easter Sunday, Wilson says, he spotted six gunmen on a rooftop about 400 meters away. In about 8 seconds he squeezed off five rounds—hitting five gunmen in the head. The sixth man dived off a 3-story building just as Wilson got him in his sights, and counts as a probable death.

"You could tell he didn't know where it was coming from. He just wanted to get away," Wilson said. Later that day, he said, he killed another insurgent.

Wilson says his skill helps save American troops and Iraqi civilians.

"It doesn't bother me. Obviously, me being a devout Catholic, it's a conflict of interest. Then again, God supported David when he killed Goliath," Wilson said. "I believe God supports what we do and I've never killed anyone who wasn't carrying a weapon."

He was raised in a desolate part of the Rocky Mountains in Colorado, "surrounded by national parks on three sides," he says. He regularly hunted before moving to Fort Lauderdale, Florida, as a teenager. His brother also serves in the military.

Guns have long been part of Wilson's life. His father was a sniper in the Navy SEALS. He remembers first firing a sniper rifle at age 6. By the time he enlisted he had already fired a .50-caliber machine gun.

"My father owned a weapons dealership, so I've been around exotic firearms all my life," said Wilson; who remembers practicing on pine cones and cans. *AP*

IRAQI Army soldiers guard blindfolded suspects during a raid on July 30, 2006, in Muqdadiyah, Iraq. AP

Killing's like squashing an ant, ex-US soldier says

WASHINGTON—A FORMER US soldier accused of raping and murdering an Iraqi girl compared killing people in Iraq to "squashing an ant," in an interview with a reporter about a month before the attack.

Steven Green, 21, a former private with the 101st Airborne Division, is under arrest in Kentucky and could face the death penalty if convicted of the March 12 murders of the Iraqi girl and three of her relatives.

Writing in Sunday's editions of The Washington Post, Andrew Tilghman, a former correspondent for the US military newspaper Stars and Stripes, said he interviewed Green several times in February at his unit south of Baghdad.

"I came over here because I wanted to kill people," he quoted Green as saying. "The truth is, it wasn't all I thought it was cracked up to be.

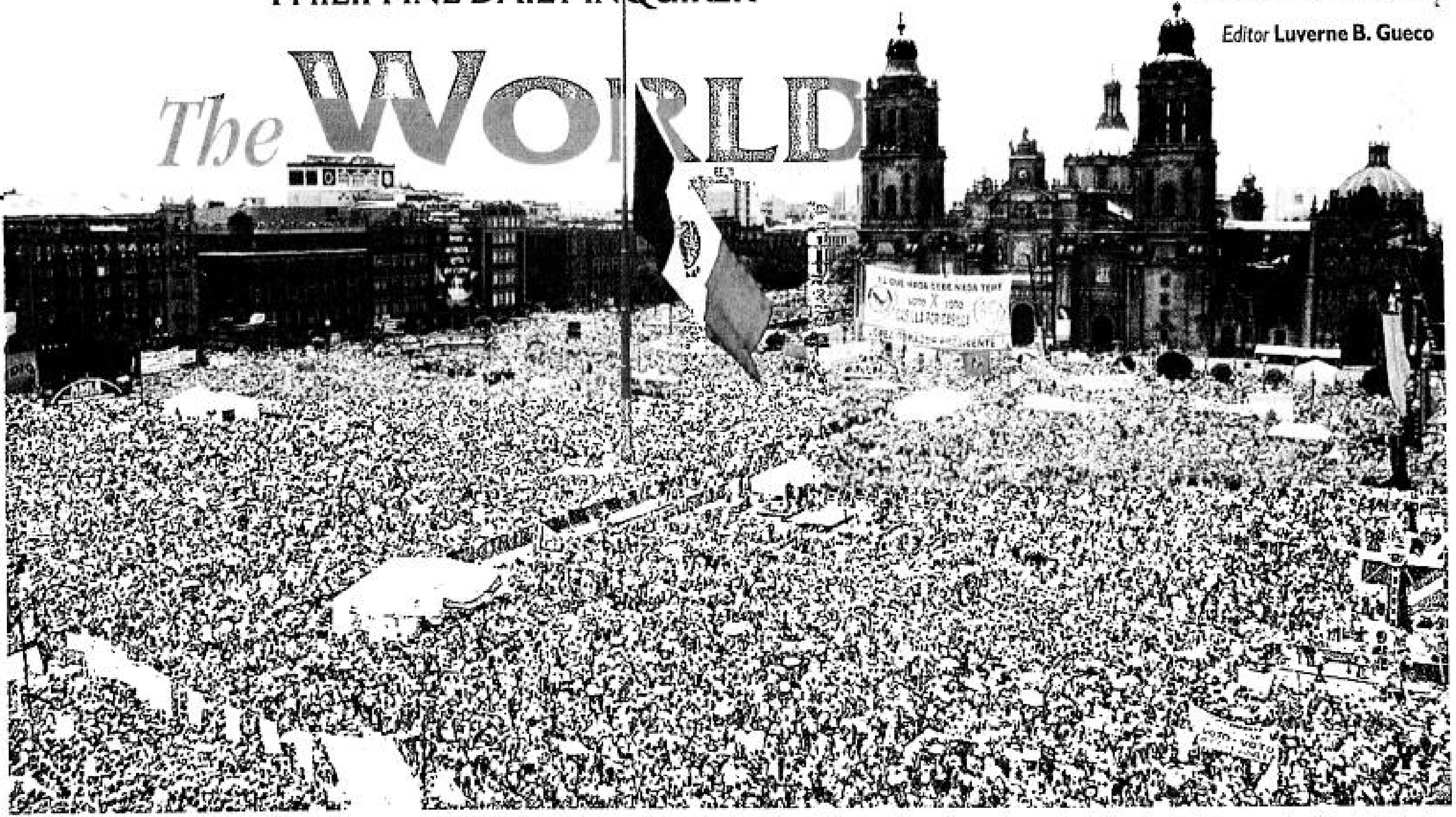
"I mean, I thought killing somebody would be this life-changing experience," Green was quoted as saying. "And then I did it, and I was like, 'All right, whatever.' I shot a guy who wouldn't stop when we were out at a traffic checkpoint and it was like nothing," Green was quoted as saying. "Over here, killing people is like squashing an ant."

"I mean, you kill somebody and it's like, 'All right, let's go get some pizza.'"

Green, who was honorably discharged from the military for a "personality disorder," has pleaded not guilty to killing the Iraqi girl and three members of her family. *AFP*

The WORLD

PROTESTER displays a sticker of her leader during rally. AFP



HUNDREDS of thousands gather in support of Mexican presidential candidate Andres Manuel Lopez Obrador to demand a ballot-by-ballot recount of the last July 2 elections at the main Zocalo plaza in Mexico City. AP

A million Mexicans demand recount

MEXICO CITY—SUPPORTERS OF A DEFEATED Mexican leftist presidential candidate blocked major arteries in the heart of Mexico City Sunday and vowed to hold their ground until the electoral court orders a vote recount.

Hours earlier, Andres Manuel Lopez Obrador rallied more than one million supporters in the capital to denounce alleged election fraud they blamed for his narrow defeat four weeks ago.

"I proposed to them that we stay here, in a permanent assembly, until the resolution of the (electoral) court," the former Mexico City mayor said at the rally in El Zocalo, the main square of the capital.

Government officials said some 1.2 million of his supporters filled the capital's streets chanting "no to fraud" and calling for a vote-by-vote recount of the 41.7 million ballots cast in the July 2 election.

Lopez Obrador asked his backers to set up 47 camping sites across the grid-locked city's main thoroughfares, promising they would be entertained with art and performances while peacefully lobbying for his cause.

"I told them I myself will be living in one of those sites while we are holding these meetings," he said.

"I know that what I propose is not easy, but it is essential for our cause."

Five hours after his speech, dozens of tents were already installed on two of the capital's main arteries as the sit-ins got under way ahead of the Monday morning rush hour.

Hundreds of protesters had begun to block the Paseo de la Reforma, the major road that bisects the capital north to south, which earlier in the day had been crammed with marchers.

Sunday's protest was the third demonstration in support of Lopez Obrador, who was bested by conservative Felipe Calderon in the polls by a bare 0.58 percentage point margin.

Lopez Obrador has formally filed complaints with the elections court citing evidence of cheating.

On July 18 his Party of the Democratic Revolution (PRD) sent an 836-page document to the court claiming that the vote was invalid. They have also supplied videos and other alleged evidence of cheating to back their claim.

The electoral court, which has the power to call a partial or a full vote recount, must declare the official victor in the poll by September 6. The winner will assume the presidency on December 1.

Lopez Obrador maintains that if the court does not order a full recount it will be covering up "general election fraud" to Calderon's benefit.

"I am the president of Mexico... In a recount I will win the election. Despite all the government fraud, we won on July 2," he said on the Univision television network. *AFP*

Pakistan, India set to resume peace moves

DHAKA—INDIA AND PAKISTAN expect to resume a peace dialogue on Monday that has been severely strained after New Delhi blamed Islamist militants across the border for train bombings in Mumbai earlier in July.

Indian Foreign Sec. Shyam Saran and his Pakistani counterpart Riaz Mohammad Khan—heads of the respective foreign ministries—were due to hold talks on the sidelines of a regional conference in the Bangladesh capital of Dhaka.

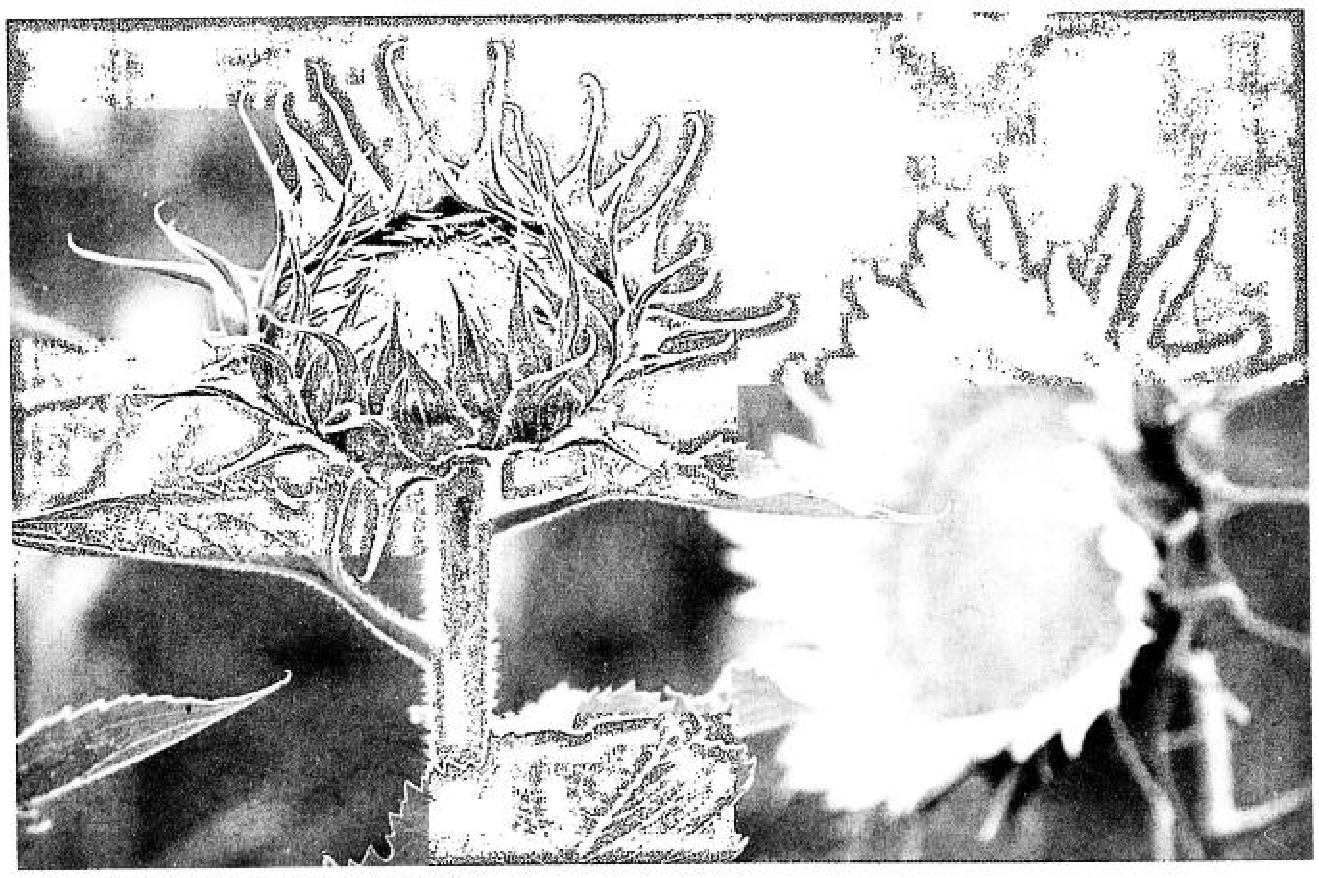
Although no formal schedule has been set, they were expected to meet late on Monday, officials said.

Saran said the two sides would review bilateral issues and try and address each other's concerns in the light of the Mumbai attacks and its impact on the fragile peace process.

"The message will be that Pakistan and India need to work together," Saran told reporters ahead of the talks.

"We are engaged in a peace process which is important to both countries and it is very important that in order to allow this process to move forward there must be a commitment to abandon cross-border terrorism in whatever form it occurs," he said.

The July 11 bombing of commuter trains and stations in Mumbai, India's financial and entertainment hub, killed more than 180 people and cast a long shadow on moves between New Delhi and Islamabad to end longstanding animosity. *Reuters*



TAKE TIME TO SMELL THE FLOWERS
A sunflower about to bloom reaches toward the sun, July 26, north of Jamestown, N.D. Some fields in the area are in full bloom, while others are just beginning to show their vibrant colors. The federal government is trying to do away with a little-used sunflower insurance program rather than heeding advice to fix it, farmers say. AP

Nato takes Afghan 'toughest mission'

KANDAHAR, AFGHANISTAN—Nato is due Monday to take command of security operations in southern Afghanistan, embarking on its most ambitious mission and hoping a new approach will break a grinding Taliban insurgency.

Nato's International Security Assistance Force (Isaf) will take over at a small ceremony here from a US-led coalition that drove the extremist Taliban from government in 2001 and has since been hunting down its fighters.

The event in Kandahar, the biggest city in southern Afghanistan, will see around 8,000 British, Canadian, Dutch and US troops fall under Isaf command.

The operation is Nato's most ambitious undertaking, eclipsing the air campaign against Serbia in 1999 when then strongman Slobodan Milosevic tried to crush an ethnic Albanian uprising in Kosovo.

The force will be more than twice the size of the coalition presence in the south last year and will boost the number of Isaf troops across the country to about 18,000.

The limited number of Afghan and foreign troops in the Taliban's heartland, an area adjoining Pakistan where many of the movement's fighters are said to be trained, has in part been blamed for increasing unrest in recent months.

Officials have said they expected the surge in violence ahead of the transfer, with media-savvy insurgents eager to play on fears among the nearly 39 contributing nations and exploit new troops entering the area. *AFP*

James Bond film set goes up in flames

LONDON—UP TO 60 FIREfighters Sunday tackled a major blaze on the set of the forthcoming James Bond movie "Casino Royale" at Pinewood Studios, west of London, emergency services said.

A spokesman for the local fire brigade said gas canisters may have exploded inside the building, causing the roof to partly cave in, and further blasts were feared.

No one was reported injured in the fire, which took firefighters 90 minutes to bring under control and came 22 years after Pinewood Studios' 007 stage was burned to the ground during filming.

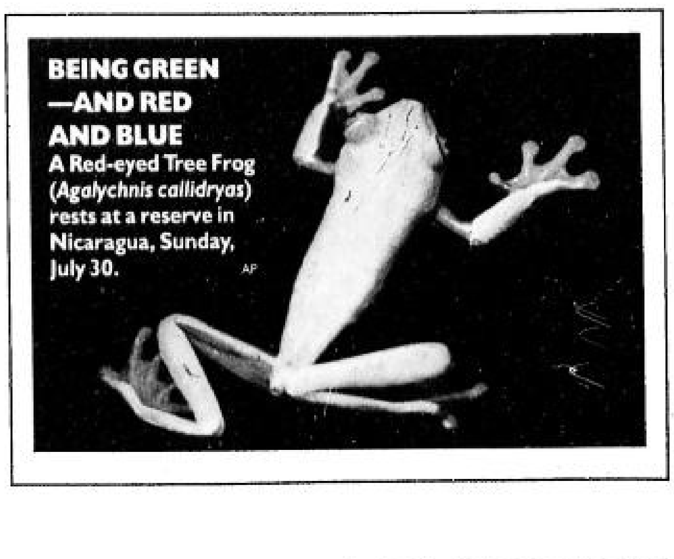
Regarding Sunday's fire, a spokesman for Pinewood said in a statement: "We have been informed by the fire service that there were no casualties involved. The cause of the fire has not yet been established.

"We do not know the extent of the damage to the 007 stage, although it is believed to be significant. Fire crews are still in attendance at the site." He added that filming was not taking place on the 007 stage when the fire broke out.

"A production had completed filming, and its film sets were in the process of being removed." Eight fire engines were called to the studios at 11:18 a.m.

Witnesses said smoke from the blaze could be seen up to 10 miles (16 km) away.

Television pictures showed large plumes of black smoke billowing from the collapsed roof, which was made of corrugated steel. *AFP*



BEING GREEN —AND RED AND BLUE
A Red-eyed Tree Frog (*Agalychnis callidryas*) rests at a reserve in Nicaragua, Sunday, July 30. AP

Study finds disparities in asylum rulings in US

WASHINGTON—AN EXAMINATION of thousands of immigration cases has found wide disparities in the rate at which judges grant asylum to people seeking haven in the United States, according to a study released Sunday by a private research group.

One judge in Miami denied 96.7 percent of the asylum cases before him in which the petitioner had a lawyer. It was the highest denial rate in the nation between the beginning of the fiscal year 2000 and the first few months of fiscal year 2005, the study found. In contrast, a New York judge granted asylum in all but 9.8 percent of such cases.

Ten percent of the nation's immigration judges denied asylum cases in 86 percent or more of their decisions, while another 10 percent of judges denied asylum cases in 34 percent of their rulings during that same time period, the study found.

The report, which examined 297,240 immigration cases from fiscal year 1994 through the first few months of fiscal year 2005, was done by the Transactional Records Access Clearinghouse, a research group connected to Syracuse University. The data was collected from the Justice Department, which oversees the nation's immigration courts.

Because of factors that included changes in immigration law, the clearinghouse divided the asylum cases into two groups, those decided between 1994-1999 and those decided between 2000-2005.

The study found wide variations in how different nationalities were treated. It reported that more than 80 percent of asylum seekers from Haiti and El Salvador were denied asylum for the period beginning in 2000, while fewer than 30 percent of asylum seekers from Afghanistan or Myanmar, formerly Burma, were denied.

David Burnham, co-director of the research group, said the findings seemed to call into question the government's "commitment to providing a uniform application of the nation's immigration laws in all cases."

Burnham said a copy of the report had been provided to the Justice Department. A spokesman for the Justice Department did not return calls for comment on Sunday. *NYT*

WHAT'S INSIDE

- **Schumacher wins anew, puts Alonso on the run** /A24

SPORTS
E-mail: pr_sports@inquirer.com.ph
Editor Teddyvic S. Melendres
Text us your feedback: Inquirer sprt name/age/city/message to 2207 (Globe) or 283 (Smart)

- **Pavin ends 10 years of PGA futility** /A24

Ekwe triple double lifts Red Lions to solo NC lead

By Marc Anthony Reyes

SAN BEDA ENJOYED THE LUXURY OF EXPERImenting with new plays against Jose Rizal U but still showed enough punch to win, 84-69, last night and take solo leadership in the NCAA men's basketball tournament at the Ninoy Aquino Stadium.

The Red Lions played minus a slotman at one point and had no legitimate point guard in one instance but still emerged superior in scoring their seventh win in eight games.

But San Beda coach Koy Banal denied he tried out new things and insisted that they were too tired from the game against Letran last Friday. He said the team skipped practice last Saturday to rest.

If that game with Letran indeed left them exhausted, Samuel Ekwe didn't show it as the Nigerian player registered the first triple-double of the season with 10 points, 13 rebounds and 11 blocks on top of three steals and an assist.

"I have this big guy to thank for," said Banal referring to the 6-foot-8 exchange student. "He asserted himself in the shaded lane."

Aside from Ekwe, Banal—whose Lions are on a six-game win streak—also had good words for rookie off-guard Pong Escobal, who delivered 15 points, six assists and two rebounds.

STANDINGS	W	L
San Beda	7	1
Letran	6	1
PCU	5	2
Mapua	5	3
S. Sebastian	3	5
Perpetual	2	5
St. Benilde	1	6
Jose Rizal	1	7

GAMES TOMORROW
(*Ninoy Aquino Stadium*)
12 noon—Perpetual Help vs PCU (Jrs/Srs)
4 p.m.—St. Benilde vs Letran (Srs/Jrs)

Jerby del Rosario shot 22 points and grabbed 10 rebounds to power Mapua to a 76-57 victory over San Sebastian in the other seniors match.

The Cardinals raised their record to five wins against three losses while handing the Stags a fifth loss in eight games.

The Heavy Bombers, who took their seventh loss against one win, ran into foul trouble trying to contain the Red Lions.

James Sena and Jayson Nocom fouled out, while key Bombers Floyd Dedicatoria and John Wilson nursed four fouls in the fourth quarter.

Escobal played after escaping with just a "stern warning" from the league management committee for hitting Letran's Bryan Faundo during their game last Friday.

The incident happened in the fourth quarter where witnesses said Escobal hit Faundo with a closed fist while they jostled for position. But the Mancom decided not to suspend the guard, claiming Escobal's action was unintentional.

SAN SEBASTIAN'S Gilbert Bulawan (15) beats Mapua's Joferson Gonzalez to the rebound during their game yesterday. ROMY HOMILLADA

The scores:

First Game (Srs)

MAPUA 76—Del Rosario 21, Co 11, Mazo 10, Gonzales 9, Guillermo 8, Sumalinog 4, Dela Pena 4, Acosta 4, N Pascual 2, J Pascual 2, Tiongco 1, Palomique 0.

SSC 57—Vicente 12, Bulawan 10, Viray 9, Aquino 9, Delgado 8, Quiamco 3, De Leon 3, Lindaya 2, Raymundo 1, Tioseco 0, Sagad 0, Najorda 0.

Quarters: 18-16, 34-24, 54-37, 76-57

Second Game (Jrs)

SAN BEDA 107—Cua 21, Marcelo 20, Padilla 16, Yulo 13, Lanete 10, Ranises 6, Babilonia 6, Lobaton 5, Del Rosario 4, Cruz 2, Vergara 2, Alabastro 2, Revilla 0.

JRU 85—Kabigting 22, Lituania 20, Gabriel 20, Bejado 10, Santos 5, Sta. Cruz 3, Ungco 2, Santos 2, Escarta 1, Cirpriano 0, Del Rosario 0.

Quarters: 30-19, 52-45, 81-62, 107-85

Third Game (Srs)

SAN BEDA 84—Aljamal 19, Escobal 15, Ekwe 10, Menor 9, Tecson 9, Maggay 8, Gamalinda 7, Angeles 4, Hermida 2, Taganas 1, Evangelista 0, Antonio 0.

JRU 69—Dedicatoria 19, Pradas 11, Wilson 10, Hayes 9, Nocom 8, Sena 6, Cagoco 4, Pria 2, Echano 0, Montemayor 0, Bucao 0, Fenequito 0.

Quarters: 20-14, 37-35, 67-56, 84-69

Eala clears Reyes' PBA coaching comeback

By Francis Ochoa

REYES: To San Miguel

CABAGNOT: AWOL

SAN MIGUEL OFFICIALS are set to announce within the week the appointment of Chot Reyes as coach of the Beermen in the coming Philippine Basketball Association season and commissioner Noli Eala sees no conflict arising from Reyes's duty as national coach.

"His appointment, if it pushes through, has little effect on his coaching duties with the national team," Eala told the INQUIRER yesterday.

San Miguel officials are expected to shuffle assistant coaches as Reyes is set to bring in his own assistants to San Miguel, sources said.

No details have been bared pending the announcement except that Ginebra coach Siot Tanquingcen will slide as assistant to Jong Uichico, who will take over the Kings' reins.

Reyes is currently in Qatar with the national team while Uichico is vacationing out of the country and will be back this afternoon.

Expected to be bumped off from the San Miguel roster of assistants is Art dela Cruz, who will be transferred to one of the four SMC-owned ballclubs.

Stiffest sanctions

In another development, Eala said his office is ready to apply the stiffest sanctions on erring Sta. Lucia Realty star Alex Cabagnot, who has gone AWOL (absent without leave) for the second time in two years.

"We have looked at his case and there are violations right at first glance," said Eala, a lawyer by profession. "There are precedents already in his case and I assured [Sta. Lucia governor] Buddy [Encarnado] that we will not spare the rod if he asks for it."

The Realtors have asked the commissioner's office

EALA/ A23

BEACH VOLLEYBELLES: Sheryl Laborte (left) and Nerissa Bautista take a dip in the pool of the Clearwater Country Club in Clark Field, Pampanga, after winning Saturday's third leg of the Petron Ladies Beach Volleyball Tournament. Laborte and Bautista easily disposed of the pair of Lorna dela Cruz and Chariza Castro, 21-14, 21-9, in the finals. ERNIE U. SARMIENTO

Mendoza runs away with 3rd duathlon title

THE PHILIPPINES' REIGNING Duathlon champion's winning run isn't over yet.

Ryan Mendoza bagged his third international crown this year after becoming the first Filipino to triumph in the tough Malakoff Malaysian Duathlon Series in Putrajaya, Malaysia, last Sunday.

The 30-year-old Mendoza leaned on his strength in cycling to rule the event in two hours, 23 minutes and 54 seconds.

"I just paced myself in the first 10-km run and pulled away in the bike event as my coach (Mark Candelaria) instructed," he said.

Trailing in second after the 10-km footrace, Mendoza came back strong in the 50-km bike and never looked back in the final 5-km run of the six-nation event.

The Guagua, Pampanga, native was more than five minutes ahead of second placer Jon-Paul Henrikson of New Zealand (2:29:09). Shaharom Abdullah of Malaysia took the third spot (2:29:51).

Mendoza also topped the International Duathlon Championship in Thailand last March and the Asian Duathlon in Subic last April.

He plans to compete in the Malakoff Series' final leg on Nov. 11 in Mulut, Malaysia in preparation for the 2007 World Duathlon Championships. *Jasmine W. Payo*

Manalo pockets $99,000 2nd prize

German ace Hohmann rallies to stop Pinoy bet in finals

Prize Money Breakdown:

First—$350,000 (Thorsten Hohmann, Germany); Second—$99,000 (Marlon Manalo, Philippines); Third—$80,000 (Dennis Orcollo, RP); Fourth—$65,000 (Efren Reyes, RP); Fifth—$50,000 (Ralf Souquet, Germany); Sixth—$40,000 (Evgeny Stalev, Russia)

How other Filipinos fared:

7th-18th places—$30,000 each (Francisco Bustamante, Alex Pagulayan, Rodolfo Luat, Ronnie Alcano); 19th-36th places—$17,000 each (Antonio Lining, Santos Sambajon); 61st-120th places—$5,000 each (Gandy Valle, Edwin Montal); 121st-200th places—$2,000 each (Jose Parica, Warren Kiamco)

IPT North American Open 8-Ball Championship

A PHOTO from the tournament's official website shows Thorsten Hohmann displaying the attache case containing the $350,000 champion's purse as Marlon Manalo (in brown coat, at right) looks on.

FILIPINO MARLON MANALO came up empty in the pivotal break and allowed German Thorsten Hohmann to claim the record $350,000 winner's purse in the International Pool Tour North American Open 8-Ball Championship Monday at the Venetian Hotel in Las Vegas, Nevada.

Leading 7-6 and going for the clincher, Manalo suffered a dry break which Hohmann capitalized on to clear the striped balls (9-15) and forge a tie.

The 2003 World Pool champion then canned the 9-ball on his break and, with an easy layout, swiftly cleared the solids (1-7) en route to the 8-7 victory and the biggest prize in pool history.

Played doggedly

The 30-year-old Manalo, who played doggedly on despite the death of his father Claro before the $2-million IPT event started, settled for the runner-up prize of $99,000 (about P5.1 million).

"*Sayang, pero ginawa ko ang lahat para sa bayan* (Tough luck, but I gave it all for my country)," said Manalo. "*Alam ko masaya na si Papa kung nasaan man siya ngayon. Kung hindi dahil sa kanya ay hindi ako magbibilyar.*

(I know my Papa is happy wherever he is now. He encouraged me to play billiards, he's my inspiration," added Manalo, the Asian snooker champion in 2001 who shifted to billiards the next year.

The 27-year-old Hohmann won the lag in the title showdown but made nothing on the break, allowing Manalo, also the 2005 WPC third placer, to clean up. A run-out in the second frame gave Manalo a 2-0 lead, but a dry break in the third rack gave the former German soldier the chance to surge ahead, 4-2.

A rattled 11-ball down the rail stalled Hohmann and Manalo won two in a row to tie. Yet another empty break by Manalo gave Hohmann one game, but another rattled ball allowed Manalo to take the next two racks for a 6-5 lead.

Hohmann equalized at 6-6, but popped the cue ball into the side pocket on his break, paving the way for another Manalo run-out, 7-5.

But luck wasn't on Manalo's side as he again came up empty in the final break.

Full of confidence

"I wasn't nervous at all in the entire match," said Hohmann in the official IPT website. "I felt really confident. I had a good night's sleep, slept eight hours, and woke up still full of confidence.

"I had my chance, on that last run-out. My mom could've run out that last rack, it was so easy."

Hohmann, who won the 2003 World Pool title at the expense of Fil-Canadian Alex Pagulayan in Cardiff, Wales, relegated the Filipinos to a 2-3-4 finish, with Dennis Orcollo claiming third place worth $80,000 and pool wizard Efren "Bata" Reyes settling for fourth and $65,000.

Acknowledging the congratulations he received from Aristeo "Putch" Puyat, benefactor of Reyes and Team Philippines, Hohman texted back: "*Maraming salamat*, Mr. Puyat! I feel a little sorry for Marlon. He deserved the title as much as I do. A big thank to you my favorite country (Philippines) here from Vegas.—Thorsten."

Billiards and Snooker Congress of the Philippines president Ernesto Fajardo lauded the performance of the 13-man Filipino contingent, saying that making the top four out of 200 players from all over the world was a remarkable achievement.

Manalo, who is being supported by Mandaluyong Rep. Benjamin Abalos Jr. and Solar Sports, had US-based pool legend Jose "Amang" Parica at his corner in the finals.

The next IPT event will be held Sept. 2-10 at the Grand Sierra Resort & Casino in Reno, Nevada.

Marlon Bernardino, Contributor

Jumpstop, Venture rule Visayas Streetball Challenge

TEAM JUMPSTOP CAPTURED THE BOYS' title and Venture kept the girls' championship to complete a University of San Carlos (USC) sweep Saturday in the Visayas regional qualifying tournament of the 2006 Adidas Streetball Challenge at the Sacred Heart School in Cebu City.

Represented by Earvin Ferraren, Jan David Palos, Giovanni Padillo and Adrian Alforque, Team Jumpstop downed Team Riance from University of Southern Philippines, 11-7, in the finals.

Venture, starring Lou Therese Regidor, nipped Cebu's Trifonic Team, 6-5, in a repeat of last year's girls' title clash.

Regidor scored five points, including the marginal shot. Her teammates were Barbie Silada, Carol Diane Comahig and Junelle Stephanie Narciso.

Jumpstop and Venture joined the other qualifiers from Davao (Mindanao) and Baguio (Luzon) who reached the national finals set Aug. 11-13 at the Mall of Asia.

The last qualifying tournament for Metro Manila teams is slated at the Market! Market! on Aug. 5-6.

With defending boys' champion West Negros College of Bacolod begging off at the last moment, the Visayas leg featured an all-Cebu cast of 28 boys' and seven girls' teams.

Jumpstop eliminated sister team Big Shot Logo, 9-8, in the semifinal round while Venture edged out another USC team, Tratini, 5-4, to earn a shot at the championship.

Riance slipped past University of the Visayas's Bigshot Logo. 9-8, to reach the finals of the tournament co-sponsored this year by Globe Gentxt, Cherifer PGM 10-22, Snickers, Powerade, Viva Mineral Water, Blue Angel Alcohol, and Hero Energy Drink

The boys' national champion will defend the crown, won last year by San Beda, at the Asian Streetball championship in Guangzhou, China, according to Adidas Sports marketing manager Goody Custodio.

Present at the awarding ceremonies held after the game were Custodio, Adidas marketing communications assistant manager Odette Velarde and special guest Ryan Gregorio, head coach of PBA champion team Purefoods. They were joined by Dondell Pasion and tournament director Jay Salvador, both from Futures Sports & Events Management Corp., national organizers of this year's Adidas Streetball Challenge.

All's not lost for defending champ Tams

By Jasmine W. Payo

RELIEF WAS WRITTEN ALL OVER COACH 'Bert Flores' face after his Far Eastern Tamaraws secured their first win last Sunday in the UAAP men's basketball tournament.

"I kept telling my players to stay confident," said Flores, finally managing a smile.

"We lost in close games, so I was positive even when we lost to Ateneo (last Thursday). We were there. The problem was our end-game execution."

The defending champion Tamaraws, who lost only twice last year, found themselves at the cellar after opening with four straight losses.

The Tamaraws recovered after blowing a huge lead to post a 94-86 victory against the University of the Philippines Maroons last Sunday.

"What's important was (we succeeded in) our end-game execution offensively and defensively," said Flores. "They showed desire and heart."

Flores said he reminded his players that the team remains competitive despite the departure of star Arwind Santos, Mark Isip and RJ Rizada.

"I told Jonas (Villanueva), Francis (Barcellano) and Jeff (Chan) that they shouldn't lose their confidence," he said. "We had team meetings, we kept motivating the players."

Although the Tamaraws' best possible first-round finish will be at 2-4, it was more important for Flores that his players got a morale-booster.

"We needed to regain our confidence, to play with pride," said Flores.

STANDINGS	W	L
Ateneo	5	0
Univ of East	3	2
UST	2	2
Adamson	2	2
National U	2	3
Univ of Phils.	1	3
Far Eastern	1	4

GAMES THURSDAY
(*Ninoy Aquino Stadium*)
2 p.m.—UP vs NU (Srs)
4 p.m.—Adamson vs UST (Srs)

UP'S Miguel de Asis goes for a two- handed shot off FEU's Alfred Gerilla (9) and Francis Barcellano in Sunday's game. RYAN LIM

RP's biggest taekwondo meet draws stellar field

THE BEST ATHLETES FROM PHILIPPINE Taekwondo Association affiliates all over the country will see action in the 29th Petron National Taekwondo Championships on Aug. 5-6 at the Rizal Coliseum.

PTA president Robert N. Aventajado expects about 1,200 jins from 12 regions, ARMM, CAR, Caraga, National Capital Ragion, the PNP and the different military services to vie for honors in local taekwondo's biggest and only team event.

PTA vice president Sung Chon Hong is chair of the organizing committee, which has lined up competition in the novice and advance groups of senior, mid-junior and grade school categories.

Hong said each team is allowed to field only five players and two alternates, and that members of the RP team may fight for their respective home squads in the championships sponsored by Petron, PSC, Accel, Milo and Samsung.

Competition starts at 10 a.m. but the opening ceremony will be held at 1 p.m. on Aug. 5.

Philippine Olympic Committee president Jose "Peping" Cojuangco Jr. and Philippine Sports Commission chair William "Butch" Ramiraz have been invited to grace the opening rites.

The other invited guests are International Olympic Committee representative to the Philippines Francisco J. Elizalde, Petron president Khalid Al-Faddagh, Petron chair Nicasio Alcantara and national sports association heads.

Among teams in the fold: La Salle, Ateneo, UP, Santo Tomas, UE, Far Eastern, International School, San Agustin, Letran, San Beda, Don Bosco, Loudes School, La Salle Green Hills, Baguio, Manila, Rizal High, Las Piñas, Pangasinan, Negros Taekwondo Union, Cavite, Ilocos Norte, Bulacan, Rizal province, Batangas, Palawan, CAE, Bacolod, Davao, Cagayan de ORo, general Santos, Navy, Army, Air Force, Philippine Military Academy, PNP, PMMA, PNPA and Manila's Central Gym.

Lady Eagles survive Lady Falcons; FEU stay unbeaten

ATENEO NIPPED ADAMSON, 46-44, IN A GAME MANY believe could be a preview to the UAAP women's basketball finals at the Blue Eagle gym over the weekend.

But Far Eastern refused to be left out of the picture as it demolished University of the East, 55-33, to become the only unbeaten team with a 4-0 card.

In the day's other match, University of the Philippines booked a 51-33 victory over National U.

It was the Lady Maroons' second win against the same number of defeats, while the Lady Bulldogs remained winless in five outings.

Veteran center AJ Barracoso scattered 10 points on 5-of-6 shooting and had five rebounds and one block to pace the Lady Eagles, who have won three of their four assignments thus far. The defending champions are tied for second with the idle Tigresses of University of Santo Tomas.

The Lady Falcons, the 2004 champions and last year's runners-up, dropped to 2-2.

Cheryl Ngo and Trina Limgenco each scored nine points for Ateneo, which led most of the way before almost collapsing as Adamson rallied late in the final period.

Ravago finished with 13 points and six rebounds to lead the Lady Falcons, who only got a measly eight points from top gun Merenciana Arayi.

Kathy Nido scored 14 points on a 6-of-9 shooting, while Aurora Adriano added 10 makers and 10 boards for FEU. Rosaan Marzan tallied 16 points and 16 rebounds for UE.

Danielle Bautista led the Lady Maroons with 10 points, while Reajoice Ramos and Jovelyn Mejia scored 9 points apiece to pace the Lady Bulldogs.

MANSMITH AND FIELDERS, INC.
Marketing and Sales Course Offerings

COURSES FOR AUGUST 2006

25th Effective Negotiating and Influencing Skills
August 8-9, 2006

2nd Building a Winning Sales Team
August 10-11, 2006

Josiah Go's 19th Trade Marketing & Key Account Management
August 15-16, 2006

6th No Nonsense Sales Promotions
August 22-23, 2006

3rd Marketing Metrics: Sharp Measures that Drive Performance
August 23-24, 2006

Managing Direct Sales and MLM Channel (NEW!)
August 24-25, 2006

Course Investment
Early Bird rate : P 9,888 + 12% VAT (if paid two weeks before seminar date)
Regular Rate : P10,888 + 12% VAT (if paid before seminar week)
Onsite Rate : P12,888 + 12 % VAT (if paid during seminar week)

For complete 2006 schedule of seminars, course outlines, group discounts and other inquiries, please visit our website at www.mansmith.net, email at info@mansmith.net, text 0920-9223732 or call Alice Torres at telefax nos. (02) 722-2318 / 727-7142.

MANSMITH
MANSMITH AND FIELDERS, INC.
Helping your marketing and sales teams soar!
#14 Ilang-ilang St., GF Waters Center, New Manila, Quezon City 1112 Telefax Nos. (632) 722-2318 / 727-7142
Official Print Media Partners: BusinessWorld www.bworldonline.com INQUIRER

MEMBERS of the RP team composed of Emmanuel Te, Thomas Lee and Freddie Sarabia (fourth to sixth from left) flash the thumbs-up sign at a send-off party hosted by sponsor CATS Motors Inc., led by company chair Greg Yu (seventh from left) and president Felix Ang (left). With them are DaimlerChrysler president and CEO for Southeast Asia Dr. Rainer Thiel and Cathay Pacific country manager Vivian Lo (second and third from left) and CATS Motors PR director Emy Arcilla.

Filipino bets in high spirits for MercedesTrophy Golf

THOMAS LEE, EMMANUEL TE AND FREDDIE Sarabia, the champions of the inaugural Philippine MercedesTrophy Golf, hope to continue their winning ways when they compete in the Asian regional final slated Aug. 4-5 in Queensland, Australia.

The trio earned the right to participate in the 36-hole team and individual competitions after topping the national final held exclusively for MercedesBenz car owners at the Sta. Elena Golf Club in May.

They will join an elite international cast from Indonesia, Korea, Malaysia, Singapore, Sri Lanka, Taiwan and Vietnam.

The Asian regional will be held at the Hope Island Resort Golf Club's links-style layout, which is characterized by bunker-laden fairways, and The Glades Golf & Spa's championship course designed by Greg Norman.

Head of delegation Emy Arcilla, who hosted with CATS Motors Inc. president Felix Ang a send-off luncheon for the trio last week, said the RP bets will have to cope up with the chilly weather and with playing without a caddy.

"The enthusiasm shown by the players are signs of good things to come," said Greg Yu, chair CATS Motors, the team's chief sponsor.

The other backers are Cathay Pacific Airways, Smart Infinity, Arrow Shirts, Lucerne, and Sta. Elena Properties.

SPORTSWATCH

82 fights up in Roligon derby

EIGHTY-TWO MATCHES ARE ON TAP IN ROLIGON Mega Cockpit's "Motorcycle Festival" 4-cock derby which starts at 4 p.m. and with Lakpue Drug Inc. and Thunderbird Enertone as main backers. The 158-entry three-day cockfest is hosted by Rolly Ligon who has put up a prize pot of P1 million. Four brand-new motorcycles will be given to the fastest win champions. Interested cockers and breeders may still join Thursday's second round eliminations. All qualifiers will clash for the championship on Saturday. Meanwhile, the screening of stags for the Banahaw 5-Stag Derby on Aug. 22 is ongoing, said host Eddie Sioson. For inquiries, call 851-2275, 833-1638 or 852-9812.

RACING TIPS

BY TOP CHOICE

Race 1—(Qrt/Tri)—Bachelor of Arts (5), Alam Mo Na Yan (1), Bloodline (3), Super Doc (4)
Race 2—(Penta/Qrt/Tri)—Passing Through (2), Real Tough (8), Makati Haven (1), Smiling Jaeda (9), Amazing Firenze (8)
Race 3—(Super 6/Qrt/Tri)—Silver Dollar (9), Guided Missile (5), Jayvic's Godfather (7), Sky King (6), Shifty (4), Order of Merit (1)
Race 4—(Qrt/Tri)—Chabacana (2), Kambro (3), Dashing (7), Sweet Peanut (6)
Race 5—(Penta/Qrt/Tri)—Play It Again (6), Fancy Dancer (4), Valentine Girl (8), Sandok (9), Music Quest (2)
Race 6—(Penta/Qrt/Tri)—Long Hitter (8), Dulce My Love (5), Bubble Gum (4), Onceuponatime (9), Mika's Pride (6)
Race 7—(Qrt/Tri)—Kim Possible (3), Luck of the Irish (2), Lydia's Magic/Guardian (1), Uncle Buck (6)
Race 8—(Super 6/Qrt/Tri)—Silver Place (6), Latin Music (7), Britney's Magic (9), Coat of Arms (8), Rock Attack Attack (2), Fernan Ikaw Pa Rin (14)

Competitive pre-season games slated

TEAMS LOOKING TO COMPLETE THEIR ROSTERS now have the Philippine Basketball Association (PBA) pre-season games for reference.

Expanded and more competitive pre-season matches will be played this year by all 10 teams, including newcomer Welcoat and will feature rookie and veteran free agents.

The games are set from Sept 1-17, just before the 32nd season of the PBA opens in October.

Venues have yet to be determined although league commissioner Noli Eala has proposed to play the games in the provinces.

He said prospective provincial organizers who wish to host an event will have to register with the Commissioner's Office.

With the inclusion of free agents, the 10 teams are allowed to have 18 players on their lineup during the three-week long pre-season games.

The series of matches will allow unsigned players a final shot at showing their skills and, hopefully, hook up with still-incomplete ball clubs.

"I'm encouraging all free agents to list up with the Commissioner's Office, so we'll know how to spread them out," said Eala.

Eala clears . . .

From page A21

to help out in the case of Cabagnot, who went missing and then saw action in a US summer league, where he joined a team that played against Talk 'N Text.

"You're not allowed to play for any other team once you are contracted by a PBA team," said Eala.

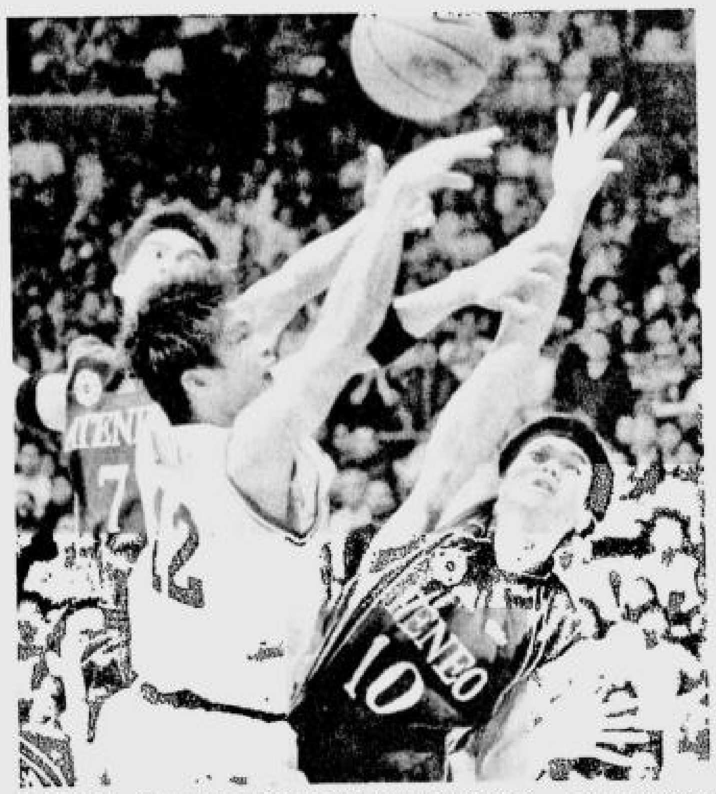
SLR team manager Ariel Magno said the Realtors were willing to explore all options in dealing with the Cabagnot case and were not ruling out the possibility of filing a suit against the cager.

The Realtors gave Cabagnot 72 hours to explain his disappearance. They were expecting an answer yesterday.

But Magno could not be reached for comment as to whether Cabagnot had already responded to the team's ultimatum.

Cabagnot also went AWOL after he was drafted No. 2 overall last year, saying he wanted to continue his studies first before playing professionally. He used the same reason in "disappearing" anew this time.

Cabagnot, sources say, faces a possible lifetime ban from the league if he does not show up.



LA SALLE will strut its stuff in another arena this year. ERNIE U. SARMIENTO

Archers back in Homegrown Cup cagefest

THE LA SALLE ARCHERS WILL RETURN TO the basketball scene as one of nine collegiate teams in the Filoil-Flying V Homegrown Cup this October.

La Salle joins UAAP rivals Ateneo, Far Eastern, University of the East, University of the Philippines and University of Santo Tomas and top NCAA squads San Beda, Letran and San Sebastian in the topnotch field.

The Archers are on a forced vacation from the UAAP this season after their school was suspended for one year for eligibility infractions in varsity basketball the last three years.

The organizers have also prepared an entertainment/fiesta-like package for the tournament as pep squads of participating teams have also been invited to join a cheering contest.

Unlike in the usual cheering competition where all schools show their stuff in one day, this contest will pit the schools on a per-game basis. And they will also have win-loss records.

Bayo has teamed up with Filoil-Flying V Sports to showcase the best collegiate pep squads. Athlete celebrities, to be named at later dates, will judge the winning performances.

Cash prizes of P100,000 will be given to the champion squad, P60,000 to the runner-up, and P40,000 to the third placer.

Premier long-distance triathlon all set to rock

FOREIGN ENTRIES FROM THE UNITED States, Singapore and other countries in the region are expected at the starting line when the White Rock Triathlon comes off the wraps on Oct. 7 at the White Rock Beach Resort in Subic, Zambales.

The country's premier long-distance triathlon will cover 2 kilometers of ocean swim at White Rock Beach resort, 90 km bike portion across towns in Zambales and a 21 km run to Olongapo and the Subic Bay Metropolitan Authority.

Race organizers expect ideal weather conditions for the swim and bike portions of the endurance race. The concluding segment will be run along undulating roads at the hottest time of the day.

The local government and agencies of Olongapo City, the province of Zambales and SBMA are backing the race. The sponsors include the White Rock Beach Resort, New Balance, Fury Eyewear and Solar Sports.

RACERS in last year's event in action in the bike portion.

Xavier dribblers pull rug from under Greenies

XAVIER SCHOOL SHOCKED DEFENDING Passerelle champion La Salle Greenhills, 37-35, Sunday in the 21st season of the Milo BEST Center Small Basketeers Philippines/Passerelle basketball tournament at the Xavier School gym.

Ian Umali scored on a drive and a running jumper with four seconds left to give Xavier its second straight win in Group A while dealing LSGH its first loss in three outings.

JB Lim paced Xavier with eight points while Rey Repollo led La Salle with 11.

In other Passerelle games, Lourdes School (QC) ripped Kid's World, 68-42; Don Bosco Technical Institute (Makati) downed First Asia, 48-39; San Beda whipped Antipolo Lady of Lourdes School, 81-56; St. Anthony thumped La Salle Antipolo, 52-39; and Don Bosco continued its march toward a second consecutive SBP title by clobbering Don Bosco (Mandaluyong), 50-23.

In other SBP games, Ateneo walloped First Asia, 62-16; Xavier outplayed La Salle Antipolo, 50-8; St. Mary's College downed Marist, 44-40; and Trinity College held off Don Bosco (Makati), 43-35.

NOTICE TO THE PUBLIC

YOU HAVE THE RIGHT!

You have the right to get more from your newspaper subscription – and the Philippine Daily Inquirer lets you exercise that right in full. Subscribe now and free yourself from the hassles of getting a copy of the Inquirer, and have it delivered to your doorstep AT NO EXTRA CHARGE. You even have the right to choose from any of the following subscriptions:

SUBSCRIPTION 1
360 issues (12 mos.)
ONLY P540/month
+22 issues FREE/year
SAVE P396!

SUBSCRIPTION 2
180 issues (6 mos.)
ONLY P540/month
+10 issues FREE/year
SAVE P180!

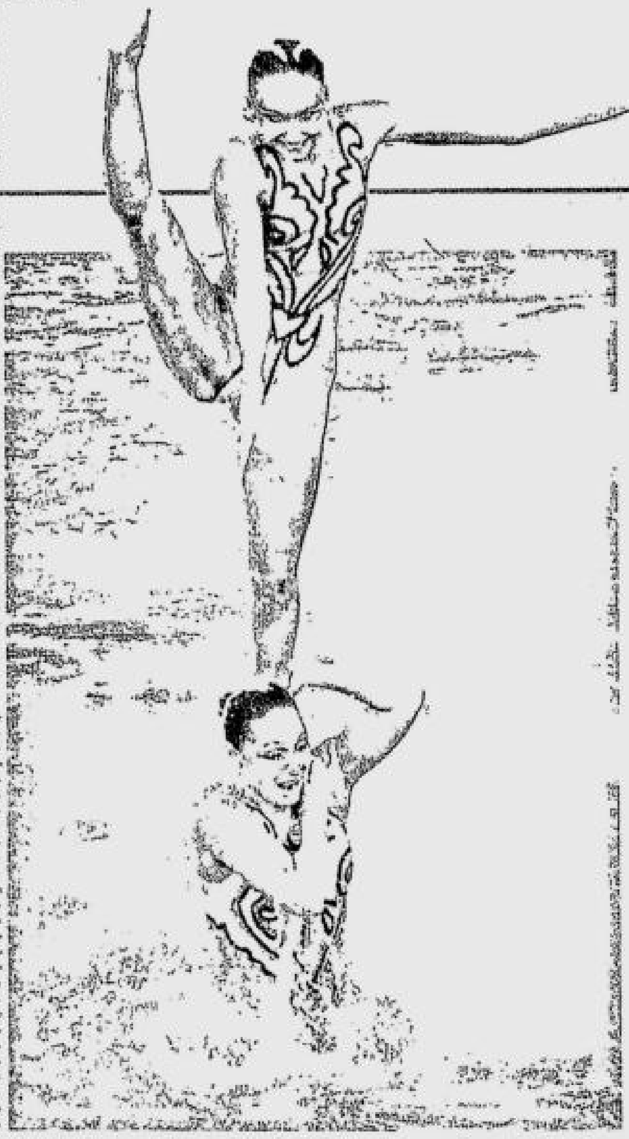
SUBSCRIPTION 3
90 issues (3 mos.)
ONLY P540/month
+4 issues FREE/year
SAVE P72!

And you have the right to pay for your subscription by cash, MasterCard, or VISA!
Go ahead, exercise your right and subscribe now!

The Philippine Daily Inquirer delivers.
Call 896-6000 to subscribe!

MONEY BACK GUARANTEE:
If you cancel your subscription for any reason, we will promptly refund the unused portion of your payment.

Open to Metro Manila residents only.



CHAMPS: Russia's synchronized swimmers perform during the final of the team free routine of the European Swimming Championships in Budapest, Hungary. The Russians won. AFP

Schumacher wins anew, puts Alonso on the run

SCHUMACHER: Psychological breakthrough. AFP

HOCKENHEIM, GERMANY—FERRARI AND Michael Schumacher have champions Renault on the run after surging to another crushing victory in Germany on Sunday.

Schumacher's third win in a row, and his fifth of the season, marked a psychological breakthrough in the Formula One title battle.

Before Hockenheim, Schumacher's home grand prix, Renault's Fernando Alonso had only to finish second in every race to be sure of retaining his crown.

No longer. The Spaniard's lead has been trimmed from 17 to 11 points with six races remaining and his comfort zone has disappeared. Renault are just 10 points clear in the constructors' championship.

"He (Alonso) now is going have to beat us in at least one race to win the championship," Ferrari technical director Ross Brawn said after his team's second one-two finish in three races while Alonso limped home in fifth place.

"It is an important threshold for us, both mathematically and I think psychologically," he added. "I won't pretend it was a great race but it was a great result."

Schumacher, whose chances of a record eighth title had been written off by some, has fthe momentum and is again looking like the dominant force of 2004.

Relaxing with wife Corinna and friends in the Ferrari motorhome after the race, his obvious happiness was in sharp contrast to the body language at Renault.

Team boss Flavio Briatore made a swift exit after the race while engineering head Pat Symonds spoke to reporters only as he walked away, trailing his bag behind him.

Tyres were the key, with the Renaults suffering severe blistering of their Michelins, but the talk was also of the 'mass dampers' banned by the governing body before Hockenheim.

Renault had challenged the ban, convincing stewards to declare them legal, but did not use the devices after the International Automobile Federation said it would appeal.

The simple spring-mounted dampers improve performance by leveling out tire vibrations and keeping grip levels consistent.

Symonds agreed that not having them had cost the team some performance, and hoped for a dispensation to run them in Hungary next weekend pending the appeal, but Renault's difficulties were a combination of factors.

"I'd rather be in a better situation but we're not a team to panic," he said. "We've already managed to learn a lot through that race and even in the hour we've had to analyze it afterwards, a few very obvious things have come up. I'm sure that by Tuesday night there'll be a lot more.

"I wouldn't say that we'd be completely out of everything by Hungary, but we've learnt so much today that we can get back a long way in, in just a couple of days."

Brawn suggested however that Ferrari and their partners should take the credit for the turnaround. *Reuters*

Pavin ends 10 years of PGA futility

MILWAUKEE, WISCONSIN—COREY Pavin ended a decade of PGA Tour futility here Sunday with a two-shot victory in the $4-million US Bank Championship.

Pavin holed out from the fairway for an eagle at the eighth hole en route to his first victory in 10 years.

"Things like that happen when you win tournaments," Pavin said. "I knew it was a good omen."

Opening the tournament with a PGA Tour-record 26 on the front nine of the Brown Deer Golf Club, Pavin never looked back.

He led wire-to-wire and finished at 20-under-par 260.

"I would hate to be the guy who shot a 26 to start a tournament and didn't win," Pavin joked.

A former US Open champion, Pavin followed his spectacular start with three steady rounds. He had just three bogeys—all on Saturday—as he won for the first time since the 1996 Colonial, collecting $720,000.

"The journey that I have taken over the last 10 years to get here, all the work I have put in, what I have gone through, makes it very meaningful to me to get back here," Pavin said.

Pavin's final round of three-under 67 left him right where he started—two strokes ahead of Wisconsin native and crowd favorite Jerry Kelly, who could not make any headway even as his playing partner finished with 10 straight pars.

"It was funny, because Jerry and I just didn't make any putts today," Pavin said. "I've been rolling them in from all over the place this week. I made nothing today."

Pavin, 46, made plenty of phenomenal shots Thursday, when he flirted with a magical 59 before settling for a course-record 61.

But his shot of the tournament came Sunday at the par-four 436-yard eighth hole.

From the fairway, Pavin lofted a six-iron that took one big bounce and one small one before dropping in, bringing a roar from the gallery and doubling his lead to four shots.

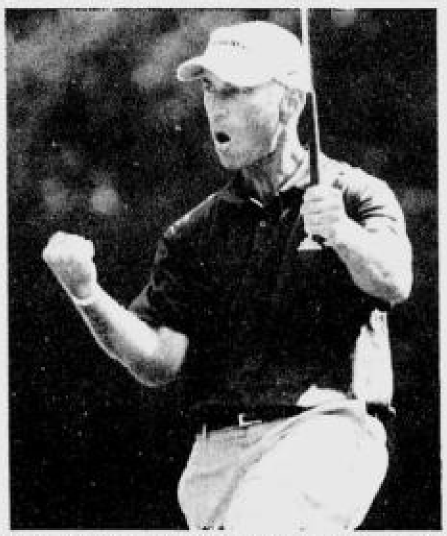
"I had 175 yards to the hole," he said. "We thought it was just a smooth 6-iron, just a nice, easy straight one and let the wind take it to the hole. I hit it, I looked up and it was pretty straight. It was just left and it started to fall towards the hole. It landed and I thought it was a little long.

And then it just disappeared. It went in."

Kelly birdied 11 and 15 but could get no closer and settled for his second runner-up finish of the season. He also was second at the Chrysler Classic of Tucson.

It was the 15th career win for Pavin, a precise but short hitter whose game has been undermined by the livelier balls and bigger drivers that have diminished the importance of accuracy.

After tapping in at the 18th hole, Pavin shared a long embrace and several kisses with his wife, Lisa. *AFP*



COREY Pavin exults after making his fairway shot for an eagle on the eighth hole. AP

sportshouse presents Corporate & Celebrity Cup 2006
INVITATIONAL BADMINTON TOURNAMENT

We are all WINNERS!

To all Teams, Sponsors, Media Partners, Guests and to all the people who have helped us in making this great event a smashing success...

CONGRATULATIONS AND THANK YOU VERY MUCH....

SPORTSTACLE
All Apparel Sale!
up to 70% discount
HURRY! July 28 to Aug 2, 2006
only at the SM Megamall,
Atrium Bldg. A

STAR · SM · MANILA BULLETIN · INQUIRER · axis sports apparel · SPEED · XPRO · MEGAMALL · Options · SPURWAY ENTERPRISES · COMS ASIA

Gatlin, Landis dope tales rock US sports

GATLIN

LANDIS

LOS ANGELES—World and Olympic 100m champion Justin Gatlin's revelation that he had tested positive for testosterone was greeted as one more, perhaps fatal, blow to sports fans' faith on Sunday.

Gatlin, who faces a lifetime ban from athletics and the loss of the 100m world mark he shares with Jamaican Asafa Powell, went public with the news on Saturday, as US fans were still reeling from the news that America's Tour de France champion Floyd Landis had tested positive.

"First, the winner of cycling's premier race. Two days later, the winner of track and field's signature event," wrote the Chicago Tribune. "Never has the credibility of sport been more undermined by doping, nor has the morality of leading US athletes been more called into question."

"This does raise the issue of what we teach kids about ethics and sportsmanship," Merrill Melnick, a sports sociologist, told the Tribune.

"Perhaps we need to take a look at the whole US sports system... Perhaps there is a poison corrupting everything."

"Hard to believe: Credibility is Tested Again," was the New York Times headline played over two stories, the news account of Gatlin's positive result and a column noting that Landis' protestations of innocence beggared belief.

Gatlin, too, has denied wrongdoing, but one New York Times columnist noted that such denials are now part of the fabric of sport.

"Deception fatigue has its limits..." The New York Times wrote. "At some point, fan endurance for athletes' tall tales will expire. Only then, with good faith and gullibility exhausted, will the truth be a priority."

The Los Angeles Times noted with dismay that Gatlin had been hailed as one of a new generation of US athletes who was carrying the sport out from under the cloud cast by the Balco criminal steroid scandal.

"Instead of saving track and field, Gatlin may have perpetuated the evil that crippled it," the West Coast newspaper said. *AFP*

Clijsters trips Schnyder for fourth Stanford title

CLIJSTERS

STANFORD, CALIFORNIA—KIM CLIJSTERS' favorite time of the tennis year always begins with hardcourts and American West Coast breezes.

And this special season also usually starts with a title in the Northern California tournament that's becoming her home away from Belgium.

Clijsters won her fourth Bank of the West Classic title in six years Sunday, effortlessly beating Patty Schnyder 6-4, 6-2 to stay unbeaten in the event since 2002.

The hardcourt specialist got off to another sterling start in the five events leading up to the US Open, where she won her first Grand Slam title last year. The well-heeled crowd at the tournament on Stanford University's campus cheered for its local favorite during a 52-minute match—her shortest of the week.

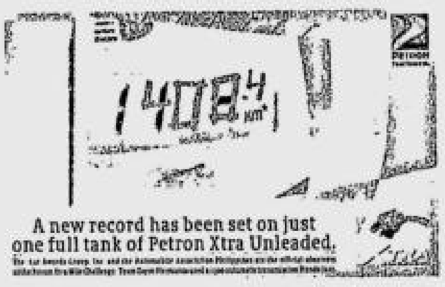
Clijsters won the tournament in 2001 and 2003, missed the event with an injury one year later, and then repeated her title last year, beating Venus Williams.

"It feels so familiar every time I come back here," said Clijsters, who never faced a break point against Schnyder. "It feels so comfortable. I stay in the same hotel... I like the intimate stadium, and from the first time I played here, I had that good feeling. It's only become better over the years."

Yes, Stanford loves Clijsters, and she loves it right back. She has won this tournament more times than anyone except Martina Navratilova, who has six titles in the WTA Tour event. *AP*

DELL Latitude D620
It's sturdy. It's light. It's highly reliable.
The Latitude D620 is packed with the latest mobile technology and with features that your business organization can't do without.
call us now for more info!
INTEGRATED COMPUTER SYSTEMS, INC.
+632 727 3801 • 744 3000 www.ics.com.ph

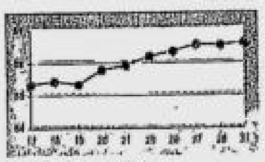
Website: www.inq7money.net
BUSINESS
Editor **Raul O. Marcelo** • *Assistant Editor* **Corrie S. Narisma**
Text us your feedback: inquirer biz name/age/city/message to 2207 (Globe) or 283 (Smart) **E-mail:** business@inquirer.com.ph



A new record has been set on just one full tank of Petron Xtra Unleaded.

INDICATORS

CURRENCIES



JULY

PESO-DOLLAR RATE

P51.48 = $1

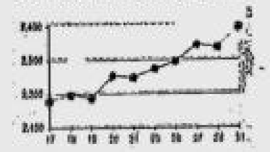
¥114.47 = $1

GOLD: $638.50-639.000

As of 5 p.m., July 31, 2006

STOCK MARKET

PSE COMPOSITE INDEX



(See stock market report on Page B2)

Shares close 2.63% higher

SHARE PRICES YESTERDAY CLOSED 2.63 percent higher Monday as investors bought into blue chips expect-

CAUTIOUS/ B2

Pledges for RP start pouring in

China, Japan, WB, ADB extend $7.4B to fund RP infra projects

By Michelle V. Remo

THE ARROYO ADMINISTRATION HAS RECEIVED $7.4 billion worth of pledged financial support for various infrastructure development projects, taking the government a step closer toward realizing its economic pump-priming program over the medium term.

The bulk of the amount, or $6 billion, will come from the Chinese government, which is currently seeking for places to invest portions of its estimated $800 billion worth of gross international reserves. The funds will be coursed through the Chinese Exim Bank.

This was according to Economic Planning Secretary Romulo Neri, who told reporters yesterday that the government's economic team is set to finalize the list of infrastructure projects to be submitted to foreign creditors for financing.

Neri, who is also the director-general of the National Economic and Development Authority (Neda), said the financial support from the Chinese government would be released over the next three years—about $2 billion a year.

The funds will come in the form of concessional loans that will carry an annual interest rate of 3 percent and payable in 20 years.

The country's chief economist also said that the Japan Bank for International Cooperation, so far the Philippines' biggest source of official development assistance, has agreed to give $1 billion worth of ODA for its 27th yen loan package.

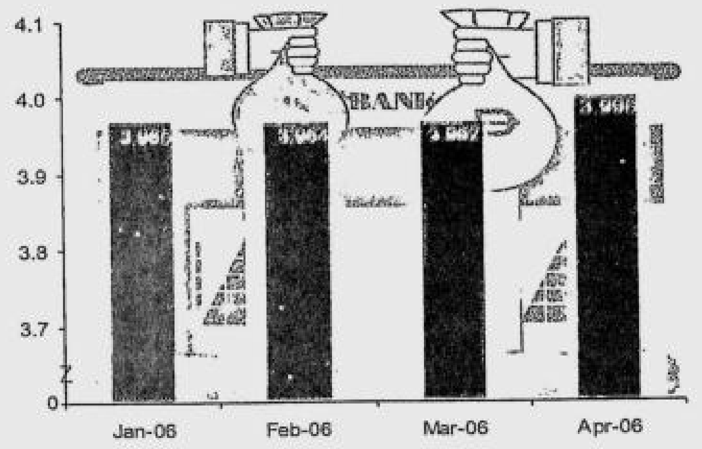
PLEDGES/ B3

INQUIRER MONITOR

Figures that matter in our nation's life

National Government Debt at P3.996 trillion
(January to April 2006, in trillion pesos)

The national government's outstanding debt stood at P3.996 trillion as of end - April 2006, a 3.3-percent increase from the P3.867 trillion registered in the same period last year. Of this amount, P2.19 trillion (55 percent) is owed to domestic creditors.



Source: Bureau of the Treasury
Kate V. Pedroso PDI Research

Peso closes at 51.48, seen to revisit '06 peak of 50.88

By Doris C. Dumlao

THE PESO IS EXPECTED TO SUSTAIN the strong momentum it has built up in recent days, fueled by a resurgence of foreign inflows.

Analysts also believe that the currency will again test the year's peak of 50.88 against the US dollar.

Yesterday, the peso closed at 51.48 against the dollar, stronger than Friday's finish of 51.56:$1. The local currency traded between a high of 51.40 and a low of 51.55 at the Philippine Dealing System.

Roberto Reyes, treasurer of Security Banking Corp., yesterday said the foreign exchange market would likely remain bullish on the peso for the rest of the year, as most external shock waves that triggered sell-offs in recent months had been factored in.

If global oil prices were to stabilize at the current level of $70 per barrel, he said this would be something that the market had digested and that the third and fourth quarters of the year would likely lead to further peso appreciation versus the greenback.

"Foreign funds are coming back, so the risk aversion is easing," Reyes said.

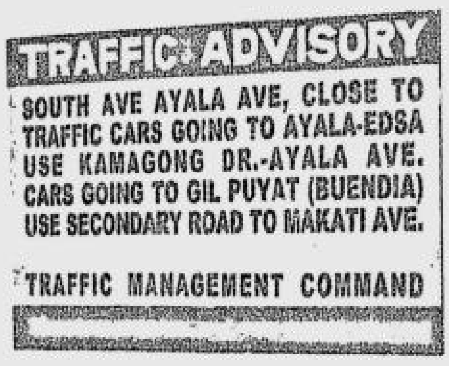
Based on the charts, Reyes said the foreign exchange market was bound to revisit the year's peak of 50.88:$1 seen in March. If the peso were to breach this barrier, the next target would be 50.50 against the greenback. The next barrier set is 50:$1.

With the positive peso momentum, he noted that there was a possibility that the Bangko Sentral ng Pilipinas may be able to keep its monetary settings unchanged for the rest of the year.

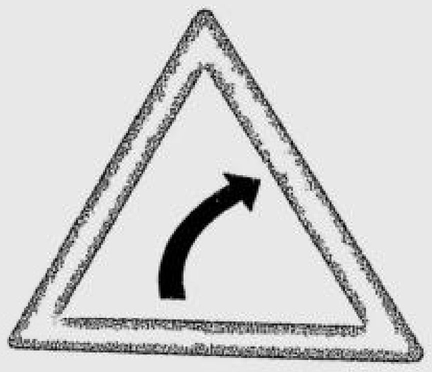
"I don't think they need to act in tandem with the US Fed (Federal Reserve)," Reyes said. "The peso is better is the inflation outlook is also better."

IN THIS ISSUE
- **Petron raises debt** issue to P6.3 billion /B2
- **The Phisix follows** Wall Street /B2
- **Treasury bill rates** fall sharply /B10

GE Money Bank
A Savings Bank



TRAFFIC ADVISORY
SOUTH AVE AYALA AVE, CLOSE TO TRAFFIC CARS GOING TO AYALA-EDSA USE KAMAGONG DR.-AYALA AVE. CARS GOING TO GIL PUYAT (BUENDIA) USE SECONDARY ROAD TO MAKATI AVE.
TRAFFIC MANAGEMENT COMMAND



Simple is better.

At GE Money Bank, we believe in simplicity. We believe in putting in the extra time and effort to make things simple for you.

Because simple is better. That's how we've made over 118 million customers in 47 countries happy.

Welcome to simply better banking. From one of the world's leading providers of banking and financial services, a business unit of The General Electric Company.

Welcome to GE Money Bank.

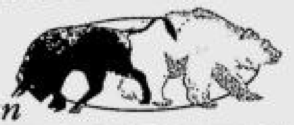
Call +63 2 721 8000 or visit www.gemoneybank.com.ph

GE imagination at work

Member PDIC: Deposits insured up to P250,000.00

The Phisix follows Wall Street

MR. BEARBULL



Ron Nathan

THERE WILL NOT BE MANY JOKES TODAY because I am in bed with 'flu, I think that's her name. I have fever, soar throat and a runny nose and the doctor said I got overexcited applauding the SONA 130 times.

So na, I must rest but not before I tell you about my friend upstairs. He is getting old and cannot hear very well. He consulted his cardiologist about his loss of vitality and the doctor told him in a soft voice what to do.

That night, he visited one of the notorious clubs in Makati and returned with a gorgeous 21-year girl with big boobs and a mini skirt. They stayed in his condo a whole week without surfacing and when I saw him, he looked positively radiant with good health and vitality.

He warmly shook the hand of his doctor and congratulated him on his excellent advice. The astounded doctor asked him what he had done. "I took your advice, doc, and got myself a hot mama, and boy do I feel great." The doctor was dumbfounded but eventually managed to stammer, "I said you have a heart murmur."

I waited for a really horrible, rainy day and revisited the Mall of Asia. This time around, there were relatively few people and we went shopping without being crushed to death. We tried the Super Bowl of China and their new dishes were excellent. So was the food. The manager was a chow mein fellow but the lights were too bright so I asked him to dim sum.

In a record shop, I bought Gregorian music, purely by chants.

My wife is taking a crash course in driving.

***

The US stock market had a pretty good week and on Friday, even the sluggish NASDAQ jumped 2 percent. About 75 percent of the 2nd quarter results have been announced. Some companies disappointed while others did extremely well, particularly the giant oil companies. Overall, most companies attained or exceeded analysts' expectations and on a year-on-year basis, profit continued to show double-digit increases.

INTEL and AMD, the two largest US chipmakers, have been producing chips that operate at ever-increasing speed. As a result, companies have been investing in the new technology and productivity has risen 3.5 percent. The price war between the companies has eaten into both their profits but each one is determined to be the leader.

Only today, INTEL announced a new chip, which is 40 percent faster than before and uses 40 percent less power.

Because these chips enhance new technology, companies are investing and the economy is becoming increasingly efficient. I see no danger of a recession.

However, Chairman BERNANKE's problem has just taken a turn for the worse. It was announced over the weekend that the economy in the 2nd quarter had slowed to 2.5 percent. This is a preliminary figure and may be revised but it is well below the analysts' expectation of 3.25-3.5 percent.

The slowdown is faster than expected so BERNANKE will not want to raise rates again.

On the other hand, inflation has been steady at 2.1 percent with hourly pay and hours worked almost flat. But the latest data shows that "core" inflation has suddenly risen to 2.9 percent, way above the FED's target of 2 percent. So, to prevent inflation from getting out of hand, he has to raise rates.

What is the poor guy going to do with this CATCH 22 problem? I think he will raise rates once more and then pray for divine intervention.

I still don't understand why they use the "core" rate, which excludes food and energy. This presumes that Americans walk or cycle to work, while consuming only tap water and eating fruits and plants from their garden. This is totally removed from reality and Dr. MARC MOBIUS says that the true inflation rate is 6 percent.

I suppose that one might remove the price of crude oil from the equation if it is thought to be unsustainable, but is it? However, it is absurd to remove food prices.

In our local market, the PHISIX, together with the rest of Asia and even Europe, has risen so as to mirror the movement of the S&P 500. This has been helped by steady investment in Philippine stocks, particularly TEL, AC, MERB and SMPH.

Net buying has been averaging about P200 million a day recently so the gross turnover of P1 billion, or a little more, is not particularly impressive. In the good old days, turnover reached P4 billion a day, and if you convert the pesos into dollars, the low turnover is even more apparent.

The 2nd quarter ends June 30 for most companies but so far, very few have reported.

MERALCO announced profits down 31 percent from a year ago but foreign brokers continue to accumulate the stock, which remained unchanged.

The reduced profit compares favorably with three previous quarters showing losses.

PERC announced a 30 percent stock dividend but this did nothing for the share price. Yesterday, MBT reported half-yearly profits up 35 percent but the shares did not move in a very strong market. Over the next month, all companies must report or face suspension.

Analysts are optimistic that most companies will report higher profits than a year ago and I think they are correct. There is a seasonal tendency for stocks to rise one to two weeks ahead of results and then drift lower afterwards. I now include the dates when companies are due to announce their profits, as this information is valuable for short-term traders.

The government sold its final tranche of $300 million 10-year and $400 million 25-year bonds at very reasonable yields and the offer was oversubscribed 16 times. I am surprised that they did not exercise a greenshoe option to increase it to P1 billion.

The oversubscription certainly warranted it and shows confidence in the Philippine economy. This successful sale plus the daily net foreign buying have helped the peso to strengthen.

Iran's immediate rejection of the Security Council's ultimatum that they should stop producing enriched uranium poses a serious problem.

Assuming that all five countries agree to sanctions (this is doubtful), Iran has threatened to interrupt the flow of oil from the Middle East. This is potentially a far more serious problem than the Israeli-Lebanese conflict.

Condoleeza Rice must have been disappointed by the immediate rejection of a three-day cease-fire by both sides. So the fighting will continue for a few more weeks until both sides agree to a face-saving compromise.

Comments at mrbearbull@hotmail.com

Security nets ₱1.01B in H1

By Doris C. Dumlao

SECURITY BANK CORP. YESTERDAY REported a 50.7-percent jump in net profit in the first half to P1.01 billion due largely to trading gains.

SBC president Alberto Villarosa said yesterday that revenues as of June rose by 12.5 percent to P3.08 billion from last year.

Non-interest income increased by 45.4 percent on the back of an 84.6-percent increase in gains from trading foreign exchange and government securities.

The bank's average return on equity has significantly improved over the years, rising from a single-digit level after the 1997 Asian currency turmoil to an average ROE of 19.5 percent in the first semester.

Last year, ROE stood at 12.6 percent.

SBC is also comfortable with its capital adequacy ratio of 24.2 percent in the first half, an improvement over 14.4 percent as of end-2005.

"This places the bank in a very healthy position to leverage on its balance sheet and further build its loan portfolio as the opportunities arise in the marketplace," said the bank's chief finance officer Carlos Borromeo.

Villarosa said the bank's long-term thrust was to continue its growth from within.

He said the bank was not actively on the look-out for potential acquisitions but would keep the doors open for opportunities.

The bank plans to make more inroads into the corporate and middle income market as well as the consumer business to boost its interest earnings.

Petron raises debt issue to ₱6.3 billion

Refiner encouraged by investor interest

By Abigail L. Ho

OIL REFINER PETRON CORP. HAS AGAIN INcreased the size of its maiden fixed-rate corporate notes issue to P6.3 billion due to demand from investors.

Last week, Petron said it had raised the size of its notes from P3 billion to P5.5 billion after receiving bids amounting to P11.2 billion, close to four times subscribed.

The notes fetched a rate of 8.875 percent, 53 basis points lower than the July 21 secondary market rate of 9.405 percent for government bonds with the same tenure.

In a statement issued after yesterday's signing of the note facility agreement, the oil firm said it had to again increase its notes offer due to strong demand from the participating banks.

"We are very pleased with the confidence placed by the investment community in Petron. They share our vision as we undergo a strategic transformation to ensure that we sustain our growth momentum," Petron chair and chief executive Nicasio Alcantara said in a statement.

The note holders include Allied Banking Corp., Ayala Life Assurance Inc., Bank of the Philippine Islands as investment manager for Ayala Life Fixed Income Fund Inc. and as trustee for various trust accounts, ING Bank N.V. Manila branch, ING Bank N.V. Manila branch trust department, The Insular Life Assurance Co. Ltd., Metrobank Trust Banking as trustee, Philippine National Bank, Robinsons Savings Bank and Security Bank Corp.

Arrangers of the notes issue are BPI Capital Corp. and ING Bank N.V. Manila Branch.

Petron had said that the issue was the largest peso private placement and the lowest priced corporate issue in the Philippines.

Petron had earlier said that proceeds from the notes issue would be used to finance its petro fluidized catalytic cracker (PetroFCC), now under construction at the Petron refinery in Bataan.

The PetroFCC will allow the oil firm to produce more high-value petroleum products such as diesel, gasoline and liquefied petroleum gas, as well as extract the petrochemical propylene.

Petron will likewise put up an additional refinery unit for the extraction of other petrochemicals, including benzene and toluene, and the expansion of its mixed xylene production capacity.

The new units, upon commissioning by February 2008, are seen contributing significantly to the oil firm's revenues and bottom line.

"We are very excited about the future prospects of a more profitable and resilient Petron. Our petrochemical projects will enable us to achieve a new growth trajectory in the medium term," Petron president Khalid Al-Faddagh said. *With a report from Reuters*

Manila Water income up 25%

By Elizabeth L. Sanchez

AYALA-LED MANILA WATER CO. INC. SAID YESterday its income grew 25 percent in the first six months to P1.2 billion from P986 million last year, due to higher water sales and operating gains.

Revenues, largely from billed water, rose to P3.2 billion as of June this year from P2.86 billion in the same period last year.

The company gets its revenues from billed water, environmental charges, sewer services and interest income.

Operating expenses, on the other hand, rose a mere 3 percent to P1.98 billion in the first semester from P1.87 billion last year.

Unbilled water or water lost to leaks and pilferage dropped to 30.2 percent of its total water volume as of June, from 35.5 percent at the end of last year.

Billed volumes grew to 933 million liters a day (mld) as of June, from 864 mld as of end-December.

"These financial results enabled the company to invest P18.7 billion in the past nine years. Total new pipelines laid now stands at 1,440 kilometers," Manila Water president Antonino Aquino said.

For this year alone, P4.5 billion has been allocated for expansion projects in the high growth areas of Taguig, Antipolo, Taytay, Cainta, San Mateo, Montalban, and towns in Rizal—Angono, Binangonan, Baras and Jala-jala.

Aquino also said Manila Water was poised to pursue growth opportunities beyond its concession area.

The company is likewise set to pursue possible service agreements with Asean countries in the medium term.

Company officials refused, however, to identify prospects.

It also recently announced it would bid for the government's 84-percent share in rival firm Maynilad Water Services.

Manila Water will lead a consortium composed of WZ Company, BPI Capital Corp. and Mitsubishi Corp.

Shares close 2.63% higher

From page B1

ing higher earnings for the second quarter, dealers said.

Philippine Long Distance Telephone (PLDT) led the charge as investors also bought into some lower-liners, they said.

The composite index closed 61.27 points up at the day's high of 2,390.84, its highest level for the day and best finish since May 17 when it ended at 2,463.57. It traded at a low of 2,328.50.

The all-shares index rose 30.25 points to 1,471.44.

Volume was 6.07 billion shares worth P1.8 billion ($34.6 million). Gainers led losers 72 to 24, with 46 stocks unchanged.

PLDT, the most actively traded stock, jumped P70 to P2,070. *AFP*

PHILIPPINE STOCK EXCHANGE

(As of July 31, 2006)

STOCKS	OPEN	HIGH	LOW	CLOSE	VOLUME
BANKS					
Asiatrust Dev. Bank Inc.	5.8	5.9	5.7	5.8	139,000
Banco de Oro Univ. Bank	32	33.5	32	33.5	2,190,000
Bank of the Phil. Islands	53	54.5	53	54	1,828,500
China Banking Corp.	880	880	880	880	730
Citystate Savings Bank	20.5	20.5	20.5	20.5	300
Export and Ind. Bank A	0.4	0.4	0.39	0.39	1,600,000
Equitable PCI Bank Inc.	79	87.5	79	87.5	277,700
International Exch. Bank	36	36	36	36	100
Metropolitan Bank & Trust	38.5	39	38.5	39	890,500
Phil. Bank of Comm. A	59	59	55	55	300
Philippine National Bank	35	35	35	35	3,000
Phil. Savings Bank	40	42.5	40	42.5	1,500
Rizal Comm. Banking Corp.	18.5	19	18.5	18.75	2,600
Security Bank Corp.	49	49	48	49	171,000
Union Bank of the Phil.	45	45.5	45	45.5	6,100
OTHER FINANCIAL INSTITUTIONS					
Bankard Inc.	0.75	0.8	0.75	0.75	310,000
Citiseconline.Com Inc.	1.8	1.82	1.78	1.8	558,000
Filipino Fund Inc.	3.9	3.9	3.9	3.9	24,000
First Metro Invest. Corp.	29	30	29	30	3,300
Sun Life Financial Inc.	1990	1990	1990	1990	10
Ivantage Corp.	1.34	1.34	1.34	1.34	4,216,000
INDUSTRIAL					
ELECTRICITY, ENERGY, POWER & WATER					
First Gen Corp.	44.5	45	44.5	45	40,000
First Phil Hldgs Corp.	46.5	46.5	45	46	528,500
Manila Electric Co. A	15.75	15.75	15.75	15.75	82,200
Manila Electric Co. B	24.5	24.75	24.5	24.75	363,400
Manila Water Co. Inc.	8.2	8.6	8.2	8.8	3,678,000
Petron Corp.	4.35	4.45	4.35	4.45	7,438,000
Salcon Power Corp.	1.76	1.76	1.76	1.76	8,000
FOOD, BEVERAGE & TOBACCO					
Ginebra San Miguel Inc.	23.5	23.5	23	23.25	121,300
Jollibee Foods Corp.	32	34	32	33.5	763,800
Roxas Holdings Inc.	3.75	3.75	3.7	3.7	1,547,000
San Miguel Corp. A	65.5	66	65.5	66	61,100
San Miguel Corp. B	73	75	73	75	242,400
Universal Robina Corp.	19	19	19	19	1,555,500
Vitarich Corp.	0.21	0.21	0.2	0.2	740,000
CONSTRUCTION, INFRASTRUCTURE & ALLIED SERVICES					
Southeast Asian Cement	0.3	0.31	0.29	0.31	5,660,000
Engineering Equip. Inc.	1.62	1.64	1.62	1.64	1,308,000
Fortune Cement Corp.	1.3	1.3	1.3	1.3	4,000
Holcim Philippines Inc.	4.75	5.1	4.75	5.1	362,000
Republic Cement Corp.	1.34	1.36	1.34	1.36	46,000
CHEMICALS					
Euro-Med Lab. Phil. Inc.	2.2	2.2	2.2	2.2	20,000
DIVERSIFIED INDUSTRIALS					
Global Equities Inc.	0.36	0.36	0.36	0.36	17,850,000
Picop Resources Inc.	0.075	0.08	0.075	0.075	8,200,000
HOLDING FIRMS					
Abacus Con Res & Hdg A	0.0075	0.0075	0.0075	0.0075	1,000,000
Abacus Con Res & Hdg B	0.009	0.009	0.009	0.009	2,000,000
Ayala Corp.	415	425	415	425	204,080
Alsons Cons. Res. Inc.	0.56	0.56	0.54	0.56	1,240,000
Aboitiz Equity Ventures	5.4	5.4	5.3	5.3	188,000
Ajo.Net Holdings Inc.	0.028	0.028	0.026	0.026	5,600,000
A. Soriano Corp.	1.84	1.86	1.84	1.84	352,000
APC Group Inc.	0.22	0.23	0.22	0.23	5,650,000
Anglo Phil Holdings Corp.	0.97	0.97	0.97	0.97	450,000
ATN Holdings Inc.	1.52	1.52	1.52	1.52	30,000
Baguio Gold Holdings Corp.	3.2	4.35	3.2	3.9	5,879,000
Balabac Resources & Hldgs	1.1	1.12	1.08	1.08	539,000
Bacnotan Cons Indus Inc	10.5	10.5	10.5	10.5	2,000
Benpres Holdings Corp.	1.14	1.14	1.12	1.12	2,230,000
Dmci Holdings Inc.	4.2	4.35	4.2	4.35	935,000
Filinvest Dev. Corp.	2.9	2.95	2.9	2.95	571,000
House of Investments Inc.	1.32	1.34	1.3	1.3	186,000
J.G. Summit Holdings Inc.	6.4	6.4	6.3	6.3	327,000
Medco Holdings	0.205	0.205	0.205	0.205	10,000
Pacifica	0.011	0.012	0.011	0.011	13,000,000
Prime Orion Phils. Inc.	0.2	0.205	0.2	0.2	3,450,000
Prime Media Holdings Inc.	0.86	0.86	0.86	0.86	20,000
Sinophil Corp.	0.125	0.135	0.125	0.13	5,450,000
SM Investments Corp.	220	227	220	227	135,910
Seafront Resources Corp.	0.98	0.98	0.8	0.8	60,000
Unioil Res. & Holdings Co	0.065	0.085	0.065	0.0825	52,200,000
Wellex Industries Inc	0.11	0.11	0.11	0.11	970,000
PROPERTY					
Ayala Land Inc.	13.5	14	13.5	13.75	8,610,800
Belle Corp.	1.06	1.08	1.04	1.08	12,316,000
Cityland Development Corp.	1	1	1	1	3,000
Crown Equities Inc.	0.37	0.42	0.37	0.41	42,310,000
Cebu Holdings Inc.	2.14	2.14	2.14	2.14	257,000
C & P Homes Inc.	1.4	1.4	1.4	1.4	25,000
Cyber Bay Corp.	0.27	0.29	0.26	0.28	22,410,000
Empire East Land Inc.	0.47	0.49	0.47	0.49	7,130,000
Edsa Prop. Holdings Inc.	0.78	0.8	0.78	0.8	200,000
Ever-Gotesco Resources	0.039	0.04	0.039	0.039	4,900,000
Filinvest Land Inc.	1.36	1.44	1.36	1.44	16,384,000
Gotesco Land Inc.	0.075	0.075	0.075	0.075	100,000
Interport Res.	0.007	0.007	0.007	0.007	20,000,000
Interport Res. B	0.007	0.0075	0.007	0.007	62,000,000
Keppel Phils. Prop. Inc.	0.8	0.8	0.8	0.8	220,000
Kuok Phil. Properties	0.23	0.23	0.215	0.215	3,480,000
Fil-Estate Land Inc.	0.41	0.41	0.41	0.41	20,000
Megaworld Corp.	1.46	1.48	1.46	1.48	39,324,000
Metro Pacific Corp.	0.25	0.27	0.25	0.27	74,700,000
MRC Allied Ind. Inc.	0.23	0.27	0.22	0.26	2,570,000
Robinsons Land Corp.	11.25	11.5	11.25	11.5	84,100
Phil Realty and Holdings	0.3	0.37	0.3	0.37	24,290,000
SM Development Corp.	1.58	1.58	1.58	1.58	127,000
SM Prime Holdings Inc.	7.9	8.2	7.9	8.2	9,098,000
Suntrust Home Dev. Inc.	0.59	0.62	0.59	0.6	610,000
Uniwide Holdings Inc.	0.07	0.075	0.07	0.075	5,700,000
SERVICE					
MEDIA					
ABS-CBN Broadcasting Corp.	16.25	16.75	16.25	16.5	46,300
TELECOMMUNICATIONS					
Digital Telecom Phils Inc.	1.34	1.34	1.28	1.34	18,406,000
Globe Telecom Inc.	985	985	980	980	137,930
Pilipino Tel. Corp.	3.7	3.9	3.7	3.85	11,259,000
Phil. Long Dis Tel Co.	2000	2070	2000	2070	235,650
INFORMATION TECHNOLOGY					
Boulevard Holdings Inc.	0.19	0.195	0.19	0.19	2,340,000
Ionics Inc.	2	2	1.98	1.98	371,000
IPVG Corp.	2	2	2	2	50,000
Island Info And Tech Inc.	0.045	0.045	0.044	0.044	7,000,000
ISM Communications Corp.	0.0525	0.055	0.0525	0.055	32,900,000
Music Semiconductors Corp.	1.24	1.26	1.24	1.26	109,000
Transpacific Broadband	1.38	1.38	1.38	1.38	340,000
Philweb Corp	0.033	0.033	0.032	0.033	51,100,000
TRANSPORTATION SERVICES					
Asian Terminals Inc.	2.7	2.8	2.7	2.8	136,000
Int'l Container Term'l Sv	14.5	14.5	14.25	14.5	402,200
Lorenzo Shipping Corp.	1.22	1.22	1.22	1.22	50,000
HOTEL & LEISURE					
Acesite Phils Hotel Corp.	4.4	4.95	4.4	4.95	588,000
Leisure & Resorts Corp.	1.38	1.44	1.38	1.44	154,000
Premiere Ent. Prod. Inc.	0.22	0.22	0.22	0.22	300,000
Waterfront Phils. Inc.	0.51	0.51	0.51	0.51	210,000
EDUCATION					
Far Eastern University	1050	1050	1050	1050	40
iPeople Inc.	3.05	3.05	3.05	3.05	104,000
DIVERSIFIED SERVICES					
Macroasia Corp.	2.34	2.44	2.32	2.42	1,647,000
Paxys Inc.	11	11.25	11	11	207,400
MINING					
Apex Mining Co. Inc. A	4.1	4.25	3.95	4.25	2,758,000
Apex Mining Co. Inc. B	4.1	4.3	4.1	4.3	921,000
Abra Mining & Industrial	0.0085	0.0085	0.0085	0.0085	35,000,000
Atlas Cons. Min & Dev't	7.9	7.9	7.8	7.9	480,000
Lepanto Cons Mng. Co. A	0.28	0.29	0.26	0.29	26,840,000
Lepanto Cons. Mng. Co. B	0.31	0.33	0.31	0.32	9,210,000
Manila Mining Corp. A	0.027	0.029	0.027	0.029	613,800,000
Manila Mining Corp. B	0.031	0.032	0.031	0.032	301,700,000
Omico Corp.	0.0095	0.0095	0.009	0.0095	2,965,000,000
Philex Mining Corp. A	4.05	4.15	4.05	4.15	5,330,000
Philex Mining Corp. B	4.05	4.25	4.05	4.25	5,020,000
Semirara Mining Corp.	27	27	26.5	27	76,000
United Paragon Mining Co.	0.58	0.64	0.56	0.58	12,890,000
Vulcan Ind'l	0.6	0.6	0.6	0.6	400,000
OIL					
Basic Consolidated Inc.	0.26	0.27	0.26	0.27	910,000
Oriental Pet. & Min. A	0.011	0.011	0.011	0.011	1,375,000,000
Oriental Pet. & Min. B	0.012	0.012	0.012	0.012	85,100,000
The Philodrill Corp. A	1.28	1.28	1.26	1.28	894,000
The Philodrill Corp. B	1.3	1.3	1.28	1.28	543,000
Petroenergy Res. Corp.	16.5	16.5	16.25	16.5	106,700
PREFERRED					
Ayala Corp. Pref. B	101	101	101	101	1,400
WARRANTS, PHIL. DEPOSIT RECEIPTS, ETC.					
ABS-CBN Hldgs. Corp. (PDR)	16.5	16.75	16.5	16.75	89,100

CURRENCIES

August 1, 2006 Country	Unit	Euro Equivalent	Dollar Equivalent	Peso Equivalent
United States	Dollar	0.783576	1.000000	51.6240
Japan	Yen	0.006834	0.008721	0.4502
United Kingdom	Pound	1.460273	1.863600	96.2065
Hong Kong	Dollar	0.100834	0.128684	6.6432
Switzerland	Franc	0.635813	0.811425	41.8890
Canada	Dollar	0.692449	0.883704	45.6203
Singapore	Dollar	0.496563	0.633714	32.7149
Australia	Dollar	0.600534	0.766401	39.5647
Bahrain	Dinar*	2.078562	2.652661	136.9410
Saudi Arabia	Rial	0.208948	0.266660	13.7661
Brunei	Dollar	0.494995	0.631712	32.6115
Indonesia	Rupiah	0.000086	0.000110	0.0057
Thailand	Baht	0.020664	0.026371	1.3614
UAE	Dirham	0.213346	0.272272	14.0558
Euro	Euro	1.000000	1.276200	65.8825
Argentina	Peso	0.254656	0.324992	16.7774
Brazil	Real	0.359257	0.458484	23.6688
Denmark	Kroner	0.134009	0.171022	8.8288
India	Rupee	0.016841	0.021492	1.1095
Malaysia	Ringgit	0.213858	0.272926	14.0895
Mexico	New Peso	0.072206	0.092149	4.7571
New Zealand	Dollar	0.483869	0.617513	31.8785
Norway	Kroner	0.126790	0.161810	8.3533
Pakistan	Rupee	0.013012	0.016606	0.8573
South Africa	Rand	0.113945	0.145416	7.5070
Korea	Won	0.000822	0.001049	0.0542
Sweden	Kroner	0.108438	0.138389	7.1442
Syria	Pound	0.015095	0.019264	0.9945
Taiwan	Nt Dollar	0.023893	0.030492	1.5741
Venezuela	Bolivar	0.000365	0.000466	0.0241

Problem shelving

YESTERDAY, DESPITE BEING A GLOOMY, rainy day, the price of Equitable-PCI Bank shares in the stock market hit P87 per—the highest ever.

That may be a problem to Tessie Sy, the daughter of mall operator Henry Sy, founder of the SM group, which is still keen on taking over the bank at the expense of other stockholders, such as our pension funds SSS and GSIS.

Together, the SSS and the GSIS already put close to P30 billion of our contribution into EPCIB shares. Thus, the increase is good for the members. It means the pension funds may even make a little profit out of their investments in the bank.

To solve the problem, Tessie Sy must now cough up more money to acquire EPCIB in a real buyout of the GSIS and SSS. Or else she shelves the takeover plan.

Moreover, based on what I heard in banking circles, a foreign investment house did an acquisition study on EPCIB, and it priced the bank at more than P100 per share.

* * *

That study is not a secret to the other stockholders such as the SSS and the GSIS.

For one, it will only prompt GSIS president and general manager Winston Garcia to demand a much higher price in selling the GSIS holdings in the bank.

Unlike SSS president Corazon de la Paz, Garcia has been fighting the SM group takeover scheme.

Garcia wanted the SM group to pay a good price for the GSIS holdings—and for the SM group to pay CASH.

Only recently, in fact, in an attempt to put an end to the internal squabble in EPCIB, Garcia agreed to sell GSIS' holdings to the SM group at P92 per, which was lower than the minimum price he set earlier at P95 per.

After only a few days, Tessie Sy changed her mind back, wanting to bring down the price to P80 per. The deal fell through, of course.

But now the market price is up to P87 per, and if Tessie Sy still wants a deal with the GSIS, Garcia will just have to increase the price.

Or else ... well, he will never hear the end of it from the millions of GSIS members, not to mention the Ombudsman.

* * *

But what's driving up the price of EPCIB shares?

I'm sure that the well-oiled PR machinery of the SM group will hammer on the media line that Garcia has something to do with it. You know, price manipulation!

The thing is, if you call the stockbrokers of the GSIS, they will tell you that the pension fund did not buy a single EPCIB share yesterday.

If you talk to a young lawyer named Martin Romualdez, who also sits on the EPCIB board, he will tell you that the stock market must really consider EPCIB a good bank.

BREAKTIME

Conrado R. Banal III

Incidentally, that's the same Romualdez who was ousted from the EPCIB board.

Anyway, right after the news about Romualdez's ouster broke out, the market price of EPCIB shares plummeted by P11 per in just a single day.

So what's driving the price up today? Well, another possibility is the absence of two foreign financial institutions in the trading of EPCIB shares at the moment.

You see, word has been going around the market that the two institutions (with German and Swiss sounding names) were pushing down the EPCIB shares intentionally.

They were throwing the same block of EPCIB shares back and forth between themselves, thus pushing down the price in the process.

But who knows whether or not the two foreign firms will go back to their evil ways?

* * *

With stock market investors looking kindly on EPCIB shares, the GSIS and the SSS may not have a better time than now to bid out their holdings, which amount to more than 40 percent of the bank, meaning, they can fetch a handsome premium.

The problem is, the SSS-owned shares are still involved in a case before the Supreme Court, regarding the bright idea of De la Paz and some "godfathers" about giving the SM group advantage over other potential buyers, through the so-called "Swiss challenge."

With the brilliant CPA board topnotcher De la Paz as its president, the SSS agreed to sell its shares to the SM group for only P43.50 per, after a hastily called marathon meeting of the commission en banc—on a nonworking holiday in 2003, at that—which was right before the controversial 2004 presidential elections.

And so Sen. Serge Osmeña questioned the "deal" before the Supreme Court. This probably inspired the SSS to change its mind and, okay, it would bid out the EPCIB shares ... but on one condition.

And that was, the SM group would simply have to match the offer of the highest bidder. Osmeña thought that this so-called "Swiss challenge" was just another term for "highway robbery." He also questioned it before the Supreme Court.

Question: What is taking the Supreme Court so long from making a ruling on the SSS case? I mean, boss, it has been almost two years. I think the SSS needs the money.

Well, the SSS keeps on claiming that it has no money to improve its members' benefits, although the SSS has money to pay for De la Paz's three lucky consultants (P150,000 a month each) who are actually running the SSS.

MSI PAYROLL
It ensures FAST, COMPLETE and ACCURATE computation of payroll and generation of government reportorial requirements.
Attention CPA's & Business Consultancy Agents: Refer our products and earn extra income INSTANTLY.
OTHER PRODUCTS:
MSI DTR (Daily Time Recording)
MSI PIS (Personnel Info. System)
PROFIT Retail System:
- Inventory System/Sales Manager/ Point-of-Sale/Purchase Order
Inquiry on Profit Retail call.....
734-8858 / 736-6763 / 735-4892
FREE DEMO within Metro Manila area only
METROSOFT, INC.
PACKAGED SYSTEMS APPLICATION PROVIDER
LG1 Cityland 9, Dela Rosa Condo., Dela Rosa St., Makati City
Tel.: 892-2798 / 894-1525 / 892-4530 / 892-4536 / 892-2808 / 894-1043 Fax No.: 892-2795 E-mail: msi@vasia.com

Pledges for RP start pouring in

From page B1

The World Bank and the Asian Development Bank, the Philippines' two other major sources of ODA, would each give $200 million.

Earlier, the Department of Finance said the Arroyo administration would embark on a series of infrastructure development projects, estimated to reach P290 billion, starting this year until 2010. The purpose is to pump-prime the economy, which has lagged behind its Asian counterparts in terms of public spending for infrastructure.

Because the government's revenue generation capability reportedly can not cover the expenditure requirement, it would have to rely on soft loans from foreign lenders.

The Arroyo administration has set a goal of increasing the government's spending for infrastructure to 5 or 6 percent of the country's gross domestic product, which is what governments in neighboring countries are spending on the average.

Currently, the Philippine government's spending for infrastructure only stands at about 2 to 3 percent of GDP.

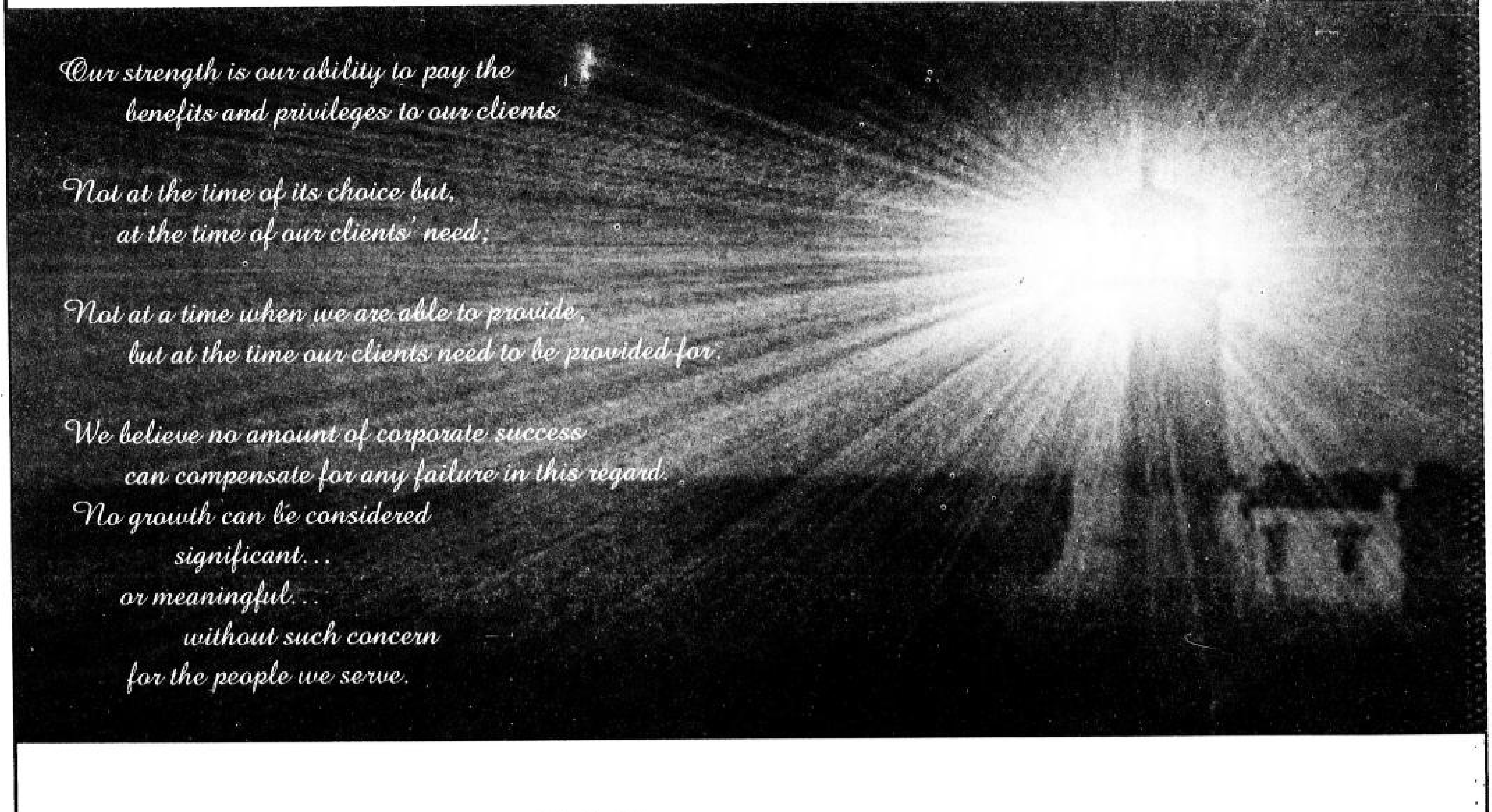
Some of the government's big-ticket projects include the establishment of new airports in Zamboanga, San Vicente in Palawan, Cagayan, Bagabag, Poro and La Union, and the improvement of two airports in Batanes.

Also, there are the interconnection of the north and south Luzon expressways, the extension of the Light Rail Transit to Bacoor in Cavite; connection of the north stations of the Metro Rail Transit and the Light Rail Transit; and several farm-to-market roads.

The government also wants to start work on the connection of the Subic-Clark-Tarlac Road to Dingalan Port through Nueva Ecija; connection of the Marikina-Infanta Road to the port of Real; connection of Clark to Batangas Port via Metro Manila; creation of an advanced facility in Port Irene through the Cagayan Zone Authority; opening of a seaport in Salomague, Ilocos Sur; upgrade of the Subic Seaport; and the building of a roll-on-roll-off port system that will link Lucena, Quezon with Boac, Marinduque.

✓ BEST PRICE ✓ BEST SERVICE
Canon
iR-1210
Unit can be hooked-up to a computer
• Digital Copier & Printer
PRICE P39,950
RICOH
Aficio MP 1500
• Digital / 15 cpm
• Very fast warm up and first copy speed
• Full A3 compatibility guaranteed
P 55,000
CALL US AT : 722-8888 OR VISIT : www.elitemachinesinc.com
ELITE MACHINES, INC.
QUEZON CITY
1465 Golden Building, E. Rodriguez Sr. Ave., Quezon City (BESIDE KAMUNING BRIDGE) CALL 722-8888
MAKATI
G/F, LRDC Building, 22 Sen. Gil Puyat Ave., Makati City 8877238 8877256 8877268 8877280 8877295
MANILA
Rm 301 Pacific Bldg., 460 Quintin Paredes corner Gandara Sts., Binondo, Manila 2476012, 2474030 to 33 Fax: 2473892
CEBU
Espinu Building, 33 Gen. Maxilom Ave., Cebu City Tel. (032) 2236711 to 16 Fax: (032) 2236718 or 25
COPYTRADE
COPYTRADE BLDG. 550 MF JHOCSON St. Sampaloc, Manila TELS. 749-8155, 749-8156
GOLDSTAR
Door 2, Lua Bldg. Quirino Ave. Tel (082) 2270321-21 Cor. J.P. Laurel St. Davao City Fax (082) 2270321
RABSONS BUSINESS SYSTEM
PRESS CLUB Bldg. A. Velez cor. A. Luna Sts., Cagayan De Oro City

NATIONAL LIFE
INSURANCE COMPANY
of the Philippines


Our strength is our ability to pay the benefits and privileges to our clients
Not at the time of its choice but, at the time of our clients' need;
Not at a time when we are able to provide, but at the time our clients need to be provided for.
We believe no amount of corporate success can compensate for any failure in this regard.
No growth can be considered significant... or meaningful... without such concern for the people we serve.

Celebrating 73 Years of Reliable Service

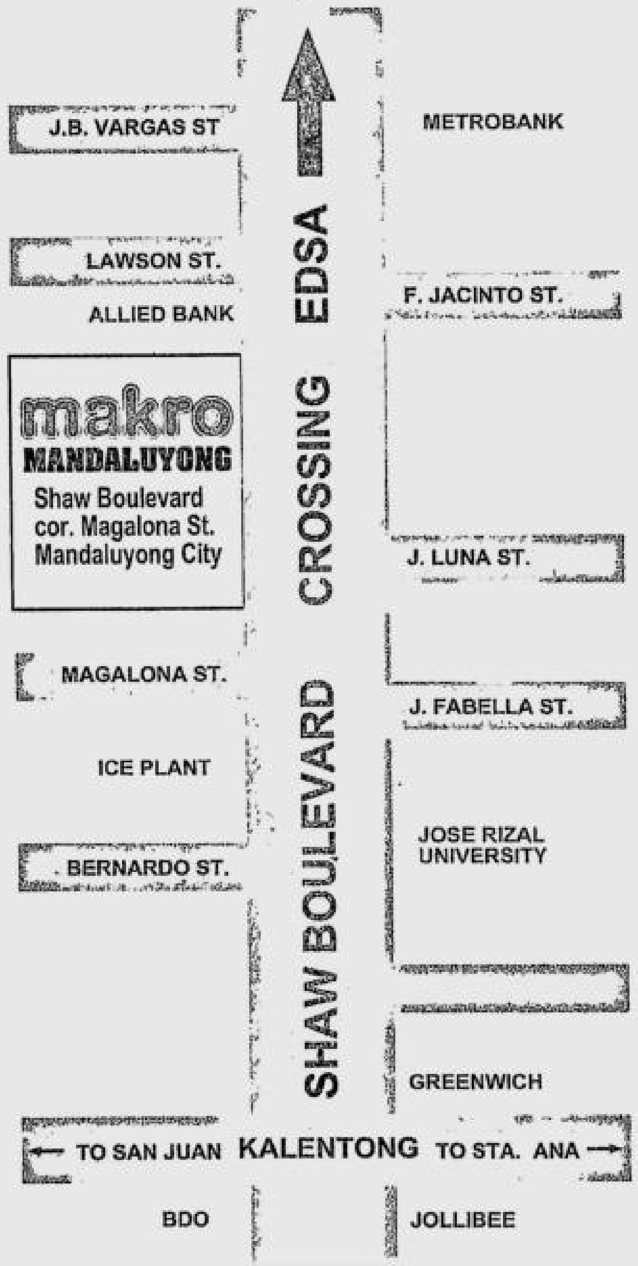
National Life Insurance Building, 6762 Ayala Avenue, 1200 Makati City P.O. Box 2303 Makati CPO, Tels: 8100251 to 65, 8107001 to 03 , Fax: 817-8718, Email: nlicph@tri-isys.com Website: www.national-life.com

makro

NOW OPEN IN MANDALUYONG CITY!

Big savings and shopping ease invade manila's historic residential hub

MAKRO creates new jobs and new earning opportunities for Mandaluyong City


J.B. VARGAS ST
METROBANK
EDSA
LAWSON ST.
ALLIED BANK
F. JACINTO ST.
CROSSING
makro
MANDALUYONG
Shaw Boulevard
cor. Magalona St.
Mandaluyong City
J. LUNA ST.
MAGALONA ST.
J. FABELLA ST.
ICE PLANT
JOSE RIZAL UNIVERSITY
BERNARDO ST.
SHAW BOULEVARD
GREENWICH
TO SAN JUAN
KALENTONG
TO STA. ANA
BDO
JOLLIBEE

Starting today, Mandaluyong City residents will no longer travel far and endure horrendous traffic conditions to enjoy big discounts, shopping convenience and privileges in other Makro branches. Now they have access to the best shopping experience and more than 28,000 items at the lowest wholesale prices that's right within their area.

Recently MAKRO showed its support to Mandaluyong when it gave away *pangkabuhayan* packages to carinderia and sari sari store startups during its inauguration. This is part of its bold move to compliment President Gloria-Macapagal Arroyo's 10 point economic recovery agenda. But beyond the Divisoria prices, shoppers will also get their hands on the highest quality items especially for the Fresh Products kept in hygienic temperature controlled and state-of-the-art storage and display facilities. Sari-sari store items can be purchased in smaller packs to suit the retailers' budget. Mandaluyong residents can now enjoy the privileges of Makro members with the FREE and EASY Membership that is available since May 10, 2005.

With Makro in Mandaluyong, the city is set to be the next premier commercial district that will rival Makati and Ortigas because its presence creates new jobs and new opportunities for the city.

Free Membership • Easy Membership

Weeklong Specials

Warmest congratulations to Pilipinas Makro, Inc. as you mark another milestone with the opening of your Mandaluyong branch. As a pioneer in the self-service, cash and carry distribution system in the country, Makro has greatly helped the government in providing more jobs to Filipinos while offering the best but affordable quality products.

I am pleased to learn that Makro has pledged to give away several livelihood packages to a number of deserving Filipino families. This iniative from a private corporation affirms the strong synergy between the government and the business sector in pushing forward our 10-point legacy agenda on socio-economic and political reforms that seeks to provide a better future for our people.

As you open your 15th store, I encourage you to remain an active partner of government in growing the economy and in building a more stable and progressive Philippines. Again, congratulations and Mabuhay kayong lahat!

Gloria Macapagal Arroyo, sgd.
President, Republic of the Philippines

Our warmest greetings to the management and staff of Pilipinas Makro, Inc. as you open your 15th store in the country. The Department of Trade & Industry welcomes the opening of this new store that particularly has both the wholesalers and small retailers in mind. From food to non-food products, quality and efficiently-priced product offerings are now more accessible to a greater majority of consumers.

The opening of new businesses, like this Makro Mandaluyong outlet, signifies the private sector's continued faith confidence in our economy and the Philippine business environment. This new outlet will definitely mean new job opportunities for Filipinos. Again, our sincere congratulations and best wishes for success to Plipinas Makro, Inc. and may you be blessed with more stores all over the Philippines in the coming years. Mabuhay!

Peter Favila, sgd.
Secretary, Department of Trade & Industry

It's a matter of doing all that we can to help in the best possible way that we know. We remain steadfast to our goal of making accessible high quality goods at the lowest price possible in the most convenient way. Makro Mandaluyong City opens its doors today to shoppers who aim to make a livelihood in wholesale and retail. We are glad to be of service to them.

Our real strength comes from knowing that our line of business supports many other businesses that goes beyond wholesale and retail as the store supplies materials that fuels and nurtures ideas that generate more businesses. We have been doing this for the Philippines for quite sometime, and we will do the same for other Asian countries as a well. If the small businesses become successful, we become successful as well.

We hope that our effort and contribution today will become the seed for a prosperous country for the Philippines and a prosperous region for Asia.

Dennis Casey
President & Chief Executive Officer, Makro Asia Management, LTD.

It is with great pride and pleasure that we present to you the newly opened branch of Makro in Mandaluyong. Makro is known for its guaranteed lower wholesale prices and assisting the growth of businesses like sari-sari stores, small retailers, carinderias and restaurants. We at Makro are proud to be of service in spurring the growth of these businesses in the city of Mandaluyong as we have been doing in other cities the past several years.

We are optimistic and certain that with every branch we open, we create more jobs and more livelihood opportunities for the country especially for those living in the immediate and nearby areas where the branch is located. This is in support of President Arroyo's Ten-Point Agenda, one point of which is to create 10 million job opportunities.

Proving MAKRO's contribution to the country's economic growth at the city level, one can only imagine the level of our contribution once we are able to open more MAKRO branches all over the country and do our share of creating millions of job opportunities nationwide.

Bunny Khurana
President & Managing Director, Pilipinas Makro, Inc.

Our operations objectives resonate loud and clear with every Makro store that we open. Having said this, we assure the residents of Mandaluyong City the same best service possible enjoyed by the ever growing number of Makro members all over the country. With our network of suppliers and logistics system in place, we are always ready to provide you with the freshest products of the highest quality and the most affordable prices in the market. So that you have more time to focus on running your business and have to spend less time on checking the quality of your goods. This is our humble contribution that spells a big difference in many businesses today. We are looking forward to serve you.

Huib Kraaijeveld
Operations Director, Pilipinas Makro Inc.

makro
Free and Easy MEMBERSHIP
MANDALUYONG

GRAND OPENING
AUGUST 1, 2006

1st WEEK OFFERS
August 1 to 7, 2006

Live Tilapia Pampanga
PRICE PER KG
49 6 KGS & UP
51 3 KGS & UP
53 PER KG

Pigue & Kasim Skin-on/Boneless
PRICE PER KG
119 6 KGS & UP
122 2 KGS & UP
125 PER KG

Kangkong 200 grams
1 PER BUNDLE

Buy 2! Take One!
Cooking Oil 1 Liter
LIMITED TO 12 BOTTLES PER CUSTOMER
52

FREE 4 CANS OF YOUNG'S TOWN SARDINES 155 G WORTH P41.20 OR 7% SAVINGS FOR EVERY CASE PURCHASED
Red Round 350ml x 24
LIMITED TO 5 CASES PER CUSTOMER
23.50/PC
564/PACK

WHOLE GRAIN RICE
80-20
25 kg
LIMITED TO 5 SACKS PER CUSTOMER
19.00/KG
475/SACK

MATSUDA Colored TV 21"
MTV-218
- Semi Flat
- Full Remote Control
- Cable Ready
- 1 Year Warranty

Before: 5,499
4,299

Buy One Take One!
SUPPORT PLUS Dry Iron CEA189A
- Dry & Spray
- Stainless Soleplate
- 1 Year Warranty

299

Monoblock Stool
- Stackable
- Square-shaped
- Beige & Green

3 FOR 99

1st WEEK OFFERS
August 1 to 7, 2006

Frozen Galunggong
PRICE PER KG
39
45

Chicken Adobo Cut
PRICE PER KG
75
77
79

Cabbage Trimmed/Untrimmed
PRICE PER KG
19
25
29

HORECA PAO Asado Per Piece
7.25/PC

Buy One Take One!
MARBY Sandwich Bread
39

Scent of Downy 41g x 24
Gulf Pack 45g x 24
Sunshine 45g x 24
LIMITED TO 24 PACKS PER CUSTOMER
6.65/PC
159.60/PACK

FREE 1 PACK OF FRUITOS SOFT CHEWY CANDY FOR EVERY PACK PURCHASED
Classic Refill 25g x 12
LIMITED TO 10 PACKS PER CUSTOMER
16.08/PC
193/PACK

Soy Sauce 200ml x 12
LIMITED TO 10 PACKS PER CUSTOMER
4.25/PC
51/PACK

Sardines Red, Green 155g x 10
LIMITED TO 20 PACKS PER CUSTOMER
9.20/PC
92/PACK

Cherry Menthol, Honey Lemon 420's
LIMITED TO 12 PACKS PER CUSTOMER
0.40/PC
168/PACK

40% SAVINGS
Rechargeable Flashlight
- 3 Lighting Functions
- 6V 15W Lead Acid Battery
- Waterproof & Explosionproof

Before: 499
299

Promo Pillow
- Assorted Print Designs
- Foam Filler
- 15" x 22"

Before: 69
49

Plastic Hanger
LIMITED TO 5 PACKS PER CUSTOMER
1/PC
10/PACK

MAKRO MANDALUYONG GRAND OPENING SALE!!!

Our gratitude to our suppliers for helping us build a two-level store in the shortest possible time.

VOLTAGE ELECTRICAL CONTRACTOR CORP.
Tels. 838-90910 to 95

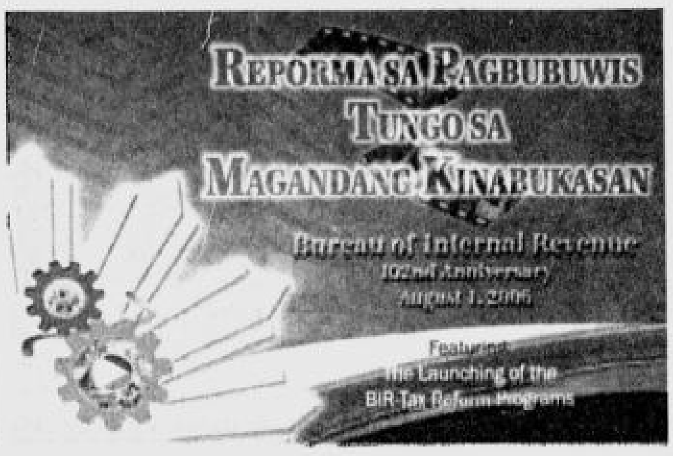
4E BUILDERS CORPORATION
ENGINEER • DESIGNER • CONTRACTOR
Tels. 9621628 / 9621567 / 9617947

DATEM INCORPORATED
Tel. 923-2836 • Fax 920-9161

Special Report/BIR 102nd Anniversary

At 102

BIR Epitome of Excellence in Tax Administration



For 102 years already since its formal organization on August 1, 1904, the Bureau of Internal Revenue (BIR) has stayed focused and steadfast in its role as the chief provider of the government's budgetary requirements, bridging the gap to economic growth and keeping the country always up on its feet. As the tax agency celebrates its annual anniversary, the air is filled with a lot of enthusiasm and optimism with the unfolding of more developments that continue to heighten tax administration thru a modernized automation system and advancement of employees' skills and competence.

This year, the BIR theme: **"Reporma sa Pagbubuwis, Tungo sa Kinabukasan"** has been coined to express appropriately the numerous tax reforms the bureau has undertaken in achieving optimum efficiency in revenue collection to help the government attain a better quality of life for every Filipino. For these reasons, the fundamental nature of the bureau's creation is conveyed by its vision "an epitome of excellence in tax administration" guided by the principle "service excellence with integrity and professionalism".

From a nucleus of twenty working personnel during its maiden operation to its present number of 12,000 revenuers, who trailblazed the agency's metamorphosis with an enormous expansion of its services, the BIR today exemplifies a public office that never rests on its laurels but continues to hurdle roadblocks along its way in achieving its mission – to collect internal revenues for the government.

Recently put under public scrutiny because of April 2006's collection downturn, the tax agency bounces back to register record collections this year surpassing past collections by at least 23%. This year, the government's main revenue source is tasked to collect the huge amount of P675.353 billion.

Spearheading the Bureau's collection efforts is Internal Revenue Commissioner Jose Mario C. Buñag, who weathered a flurry of biased criticisms two months ago. A closer look and deeper understanding of the revenue situation for the month of April 2006 eventually calmed the bureau's critics and cynics as the tax agency gives more attention to attaining 2006 collection goal than meeting heads on its detractors.

The BIR makes it clear that it has not reduced its prospective year-end revenue collection levels. On the contrary, the tax agency stands solidly behind the Department of Finance (DOF) in its bid to attain said levels. The BIR is on track of accomplishing its mission as it plugs the loopholes and gaps in the revenue collection system and strengthens the mechanisms to ensure optimum collection levels.

2006 Six-Month Collection Performance from BIR Operations

The BIR's cumulative collection from its operations for the first semester of the year, from January to June 2006, totaled P302.028

BIR/B7

PREMYO SA RESIBO GIVES FIVE LUCKY WINNERS ONE MILLION PESOS EACH

Premyo sa Resibo (PSR) is all set to make millionaires of five lucky winners on August 1, 2006. The Bureau of Internal Revenue (BIR) and the Philippine Amusement and Gaming Corporation (PAGCOR) launched this nationwide text-based raffle program last June 1, 2006, in support of the BIR's efforts to plug leakages in the tax collection system. The program is supported by the Department of Finance and will be rolled out through technology provided by Philweb Corporation. The first raffle draw will take place at the BIR Head Office in Quezon City to coincide with their 102th anni versary and will be aired live in IBC 13 around 11 am.

Receipts dated from June 1, 2006 are valid in the August 1, 2006 draw. Interested participants may join the raffle by texting **PSR** *<space> <TIN of professional/business/commercial establishment > <asterisk> <Receipt Number > <asterisk > < Receipt Amount>* to 9777. In sending entries commas, decimal points and centavos in the receipt amount need not be included. Each P100 in the receipt entitles the texter to one raffle entry.

To expand participation in Premyo sa Resibo, Globe and Sun have recently come onboard to allow their subscribers to text in their entries on a one text-one raffle entry system. SUN subscribers may now start texting in their entries and Globe subscribers may join the raffle beginning August 6. Texts to 9777 are priced at an introductory price of only P1.50 per raffle entry.

Smart has also developed a system that allows a participant to send in entries via a one-text multiple entries system. Wherein the texter will only need to text his entry once but he will receive the corresponding number of entries that qualifies for his receipt. This can be done by texting the same information to 9778. Each raffle entry will also be charged P1.50.

If text entries meet the requirements, a confirmation message with the Raffle Entry Number will be sent back to the texter. Winners will be notified via a phone call from Premyo Sa Resibo Hotline 338-9777 on his/her cellphone as to where and how they can claim their prize. To claim their prize they must present the following: the original copy of the receipt used for the text entry, the date of which should be within the coverage period for that particular draw and two photo bearing IDs.

The next PSR draw is scheduled on September 1, 2006 where another 5 winners will receive P1 Million each. In addition to this, ten consolation prizes of P100,000 each will also be given out and the lucky texter who receives a preselected raffle entry number will also be given P100 worth of instant load by their corresponding network provider. Receipts dated from JUNE 1, 2006 up to AUGUST 31, 2006 are valid for this draw.

With all these prizes in store, consumers are encouraged to claim all their receipts and send in their entries as soon as possible. For inquiries, interested parties can call (02) 338 9777 or text PSR<space>help to 9777. They may also visit www.premyosaresibo.com.ph. For non-issuance of receipts of establishments, you may report to BIR contact Center at (02) 981 8888 or log on to www.bir.gov.ph.

ADVT.

Don't forget! 9778 is now the convenient way to possibly become a millionaire on August 1.

Instead of sending raffle entries one by one to 9777, just one text to 9778 gets you multiple entries. It's easier to use 9778 for receipts worth P350 and above. Plus, entries are still at P1.50. However, total text charges will depend on the amount on the actual official receipt.

From now on, simply use 9777 for receipts worth less than P350. For more details on how you can instantly win P1Million, text PSR to 9778. Text now! You may be one of the 5 lucky winners of P1Million each on the August 1 draw.

Call 338-9777 or visit www.premyosaresibo.com.ph

Available to Smart postpaid subscribers.

Premyo sa Resibo

*Powered by:
philweb

BIR/From page B6

billion as against its goal of P300.877 billion or a clear surplus of P1.151 billion equivalent to % 0.38. The amount also exceeds the collections for the same period last year by 23.87 %. The collection for the first six months in 2005 totaled P243.834 billion or an increase of P 58.194 billion.

For the month of June 2006 alone, the BIR collected P48.031 billion vis-avis its goal of P46.009 billion or an excess of at least P 2.022 billion. The month's actual collection also improved its June 2005 collection of P36.306 billion by P11.725 billion equivalent to an increase of 32.30 %. The July 2006 collection details have yet to be consolidated and finalized pending completion of reports from the tax agency's various collection units.

The BIR attributed the success of its collection operations to the intensified tax collection campaign conducted by the nineteen (19) Regional Offices (ROs) and the 115 Revenue District Offices (RDOs) spread nationwide.

In registering these remarkable tax collections, Commissioner Buñag praises the cooperation, higher morale and efficiency of the men and women of the BIR who have been motivated to exert stronger efforts to increase collections in order to reduce if not eliminate the fiscal deficit of the government.

Tax Campaign Strategies

The Bureau's nationwide tax campaign this year focuses on profiling of taxpayers, specially the value-added tax (VAT)-covered taxpayers, stocktaking of excisable taxpayers, benchmarking, rigorous monitoring of taxpayers' delinquent accounts, utilization of taxpayers' data, improvement of taxpayers' database and close monitoring of one-time transactions (ONETT).

Also, the BIR resumes its implementation of taxpayer compliance verification drive (TCVD), monitoring of non-filers/stop-filers, monitoring of taxpayers filing "no operation returns", development of RATE (Run After Tax Evaders) cases and endorsement of the electronic raffle promo "Papremyo sa Resibo".

To this end, the Tax Chief ordered strict monitoring of establishments that appeared to have been slipshod in declaring their sales income in the past. These include the Lotto outlets, cockpits, funeral services for potential estate taxes, LPG dealers, pawnshops, lending investors, retailers, millers, among others.

The BIR too reveals its action plan to take legal actions against business owners/operators who refuse to register as VAT taxpayers under the new VAT Law (Republic Act 9337).

It will be recalled that the BIR as early as October, 2005 has started vigorously in its EVAT campaign by holding "EVAT Roadshows", not only in Metro Manila but in all the Revenue Regions situated from North to South. The EVAT crusade outlined not only the government's plans for VAT-related revenues and measures to mitigate the impact of the VAT rate increase on prices but also the initiatives to address the impact of the longer-term issues of energy dependence and productivity improvements.

While the path to sustainable growth is long and challenging, the BIR, which collects at least 78% of the government's total revenues and spends only a stingy seventy-two centavos (0.72) for every P100.00 of tax collection despite the fact that tax assignments to the bureau were increasing on yearly basis, plays a pivotal role in the steady progress of the country's economy as it commits itself to implementation of economic reforms like the EVAT law - that is now gradually but certainly creating a brighter economic future for all Filipinos.

BIR KEY OFFICIALS—BIR Commissioner Jose Manuel J. Bunag (seated, center) is flanked by the Deputy Commissioners, from left, seated: Norma Lipana, special concerns; Gregorio Cabantac, legal and inspection group; Virginia Trinidad, resource management group; Lilia Guillermo, information systems group; Lucita Rodriguez, tax reforms administration; Lilian Hefti, operations group. Standing are the Assistant Commissioners, from left: Charo Curiba, Marietta Lorenzo, Aida Simborio, Leonor Rogers, Zenaida Chang, Corazon Pangcog, Erlinda Simple, Cathy Uy, Chief of Staff, Office of the Commissioner; Estela Sales, Nestor Valeroso, Celia King, Victoria Santos and James Roldan. Not in photo is Alberto Pio de Roda.

Operations: TCVD and RATE

In directing the field officials to resume the conduct of taxpayer compliance verification drive or more popularly known in the streets as tax mapping operations, Commissioner Buñag has prescribed guidelines and procedures designed to improve the conduct of TCVD for purposes of obtaining the required information from business operators and professionals alike. The BIR is set to tax map at least 250,000 commercial and business establishments this year. Also covered by the TCVD program are practicing professionals, such as doctors, lawyers, engineers, accountants, architects, artists and many others.

The BIR is tapping all sources within its limited manpower to bring to its tax fold all income earning professionals in the country in leveling the playing fields between the latter and purely compensation income earners. Private hospitals and schools are not spared from the TCVD project.

Since the start of the implementation of operation RATE last March, 2005, a total of at least sixty (60) tax evasion cases were already filed by the BIR with the Department of Justice (DOJ).

These tax evasion cases, which were filed against prominent persons from various sectors like businessmen, professionals, building contractors, manufacturers, actors/actresses, military man, smugglers, heirs, and even public officials, underscore the seriousness of the continuing campaign of the BIR to run after tax evaders in the country.

"We will not relax or moderate or compromise our investigation of cases of tax evasion in spite of retaliation, assassination, attempts of assassination or threats of physical assaults against our men and women in the bureau," Commissioner Buñag said.

In complementing the project RATE, the BIR's field offices have intensified their tax mapping operation sought to flush out BIR-unregistered businessmen operating underground. Aside from non-registration, common provisions of the Tax Code violated by unscrupulous businessmen are failure or refusal to issue receipts, invoices, possession/use of unregistered receipts, invoices, failure to register books of accounts, failure to record and no certificate of registration displayed.

In line with the TCVD, the BIR has issued regulations on the accreditation of cash registers, point of sales systems and computerized accounting systems. To insure that only compliant machines are used, existing ones will go thru an accreditation process.

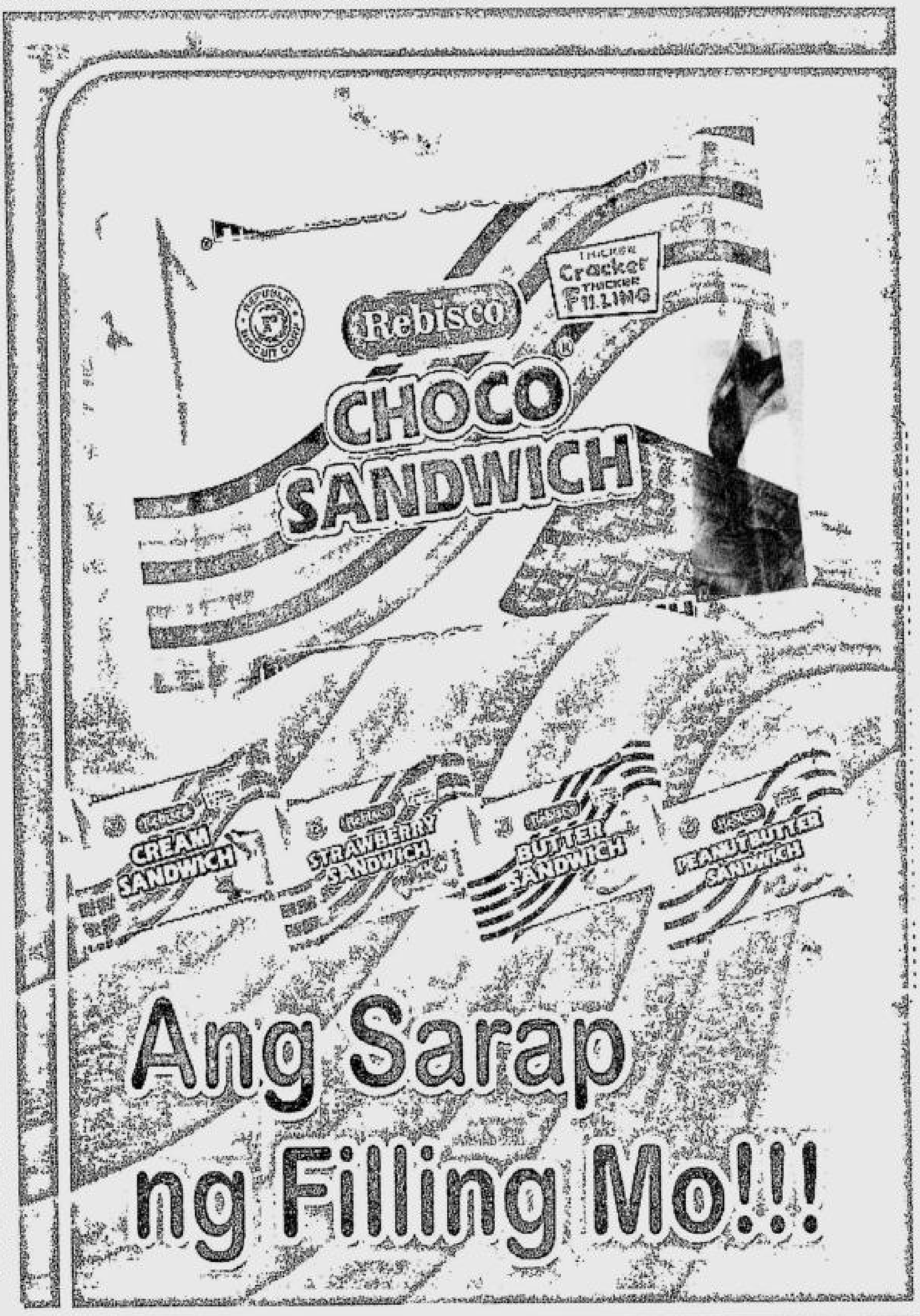
Linkages With Other Agencies

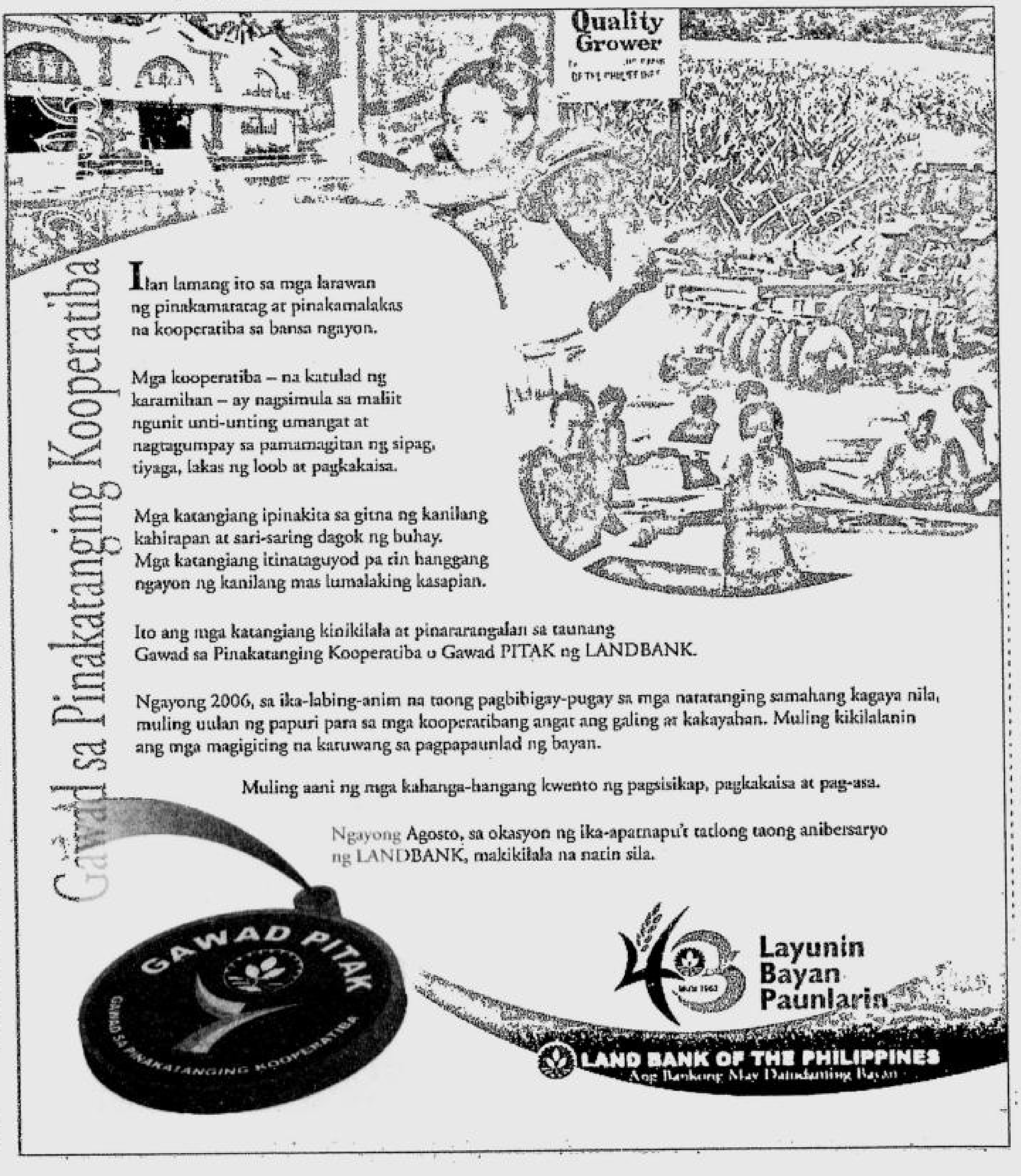
The BIR has gone a long way in terms of establishing linkages with other government agencies for purposes of developing information and communications technology as an effective avenue to monitor tax violators in the country. It has strengthened its Third Party Information (TPI) thru its linkages with the Department of Finance (DOF), Securities and Exchange Commission (SEC), Land Transportation Operation (LTO), Bureau of Customs (BOC), Commission on Audit (COA), Bangko Sentral ng Pilipinas (BSP), Local Government Units (LGUs) and recently with the Land Transportation Franchising and Regulatory Board (LTFRB).

Enhanced IT Use and e-Commerce Application

The BIR, ten (10) years ago, took a big leap in simplifying tax administration by embarking into an ambitious computerization project named Integrated Tax System (ITS) that provided its personnel the needed hardware, software, training, technical assistance, operation support and electronic equipment, spurring radical changes in its business operations. From thereon, the bureau never looked back in revolutionizing its daily transactions.

Undoubtedly the most e-compliant government agency compared with the rest, the BIR continues to improve its automated systems to cut bureaucratic red tape, diminishing paper requirements, thus, making transactions with the bureau more convenient, transparent, accessible and definitely, faster. With the ITS fully in place and progressively brought from the National Office down to the Regional and District levels, complementing strategies like the Reconciliation for Listings of Enforcement (RELIEF) system, TPI, Benchmarking and the high-tech TCVD using the Mobile RO in combination with the various e-Services of the bureau are all working efficiently and effectively in removing as many of the opportunities for the commission of tax evasion by deceitful and unpatriotic businessmen. — **RAUL F. AGCAOILI**




Quality Grower
Gawad sa Pinakatanging Kooperatiba
GAWAD PITAK
GAWAD SA PINAKATANGING KOOPERATIBA
Layunin Bayan Paunlarin
LAND BANK OF THE PHILIPPINES
Ang Bangkong May Malasakit sa Bayan

Ilan lamang ito sa mga larawan
ng pinakamatatag at pinakamalakas
na kooperatiba sa bansa ngayon.

Mga kooperatiba – na katulad ng
karamihan – ay nagsimula sa maliit
ngunit unti-unting umangat at
nagtagumpay sa pamamagitan ng sipag,
tiyaga, lakas ng loob at pagkakaisa.

Mga katangiang ipinakita sa gitna ng kanilang
kahirapan at sari-saring dagok ng buhay.
Mga katangiang itinataguyod pa rin hanggang
ngayon ng kanilang mas lumalaking kasapian.

Ito ang mga katangiang kinikilala at pinararangalan sa taunang
Gawad sa Pinakatanging Kooperatiba o Gawad PITAK ng LANDBANK.

Ngayong 2006, sa ika-labing-anim na taong pagbibigay-pugay sa mga natatanging samahang kagaya nila, muling uulan ng papuri para sa mga kooperatibang angat ang galing at kakayahan. Muling kikilalanin ang mga magiting na katuwang sa pagpapaunlad ng bayan.

Muling aani ng mga kahanga-hangang kwento ng pagsisikap, pagkakaisa at pag-asa.

Ngayong Agosto, sa okasyon ng ika-apatnapu't tatlong taong anibersaryo
ng LANDBANK, makikilala na natin sila.

City Government of Zamboanga
BIDS AND AWARDS COMMITTEE
City Hall, Zamboanga City

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The **CITY GOVERNMENT OF ZAMBOANGA** invites PhilGEPS registered suppliers/contractors to apply for the following items:

Name of Projects	Approved Budget for the Contract	Date / Time		Price of Bid Documents (non-refundable)
		Pre-Bid Conference	Deadline/ Opening of Bids	
1. Construction and Heavy Equipment (Bulldozer)	P 16,000,000.00	July 31, 2006 10:00 AM	Aug. 14, 2006 10:00 AM	P 3,500.00
2. Other Property Plant and Equipment (Vacuum Equipment [Declogger] Trailer and Truck Mounted)	18,020,000.00	July 31, 2006 10:00 AM	Aug. 14, 2006 10:00 AM	3,500.00
3. Construction of City Civil Registrar's Office	10,563,999.50 10:00 AM	Aug. 29, 2006 10:00 AM	Sept. 11, 2006	4,000.00

For Item No. 3. The last day of the submission of the accomplished eligibility Documents shall be on the date of the opening of Eligibility Documents on **August 8, 2006** at 1:00 P.M. in the Procurement, Acquisition and Awards Office, City Hall, Zamboanga City.

The Bid documents shall be available at the City Mayor's Office, Procurement, Acquisition and Awards Division, City Hall, Zamboanga City starting **July 29 to August 14, 2006 (Item No. 1 & 2)** and **August 16-25, 2006 (Item No. 3)** upon payment of non-refundable fee indicated above.

The Pre-Bid conference shall be held at **City Engineer's Office, Conference Hall, City Hall, Zamboanga City.**

The Bidder shall drop and enclose the original of the Technical Proposal in one sealed envelope; whereas, the original of the Financial Proposal shall be enclosed in another sealed envelope. Both envelopes shall then be placed in another single envelope in the bid box located at the above-mentioned address.

For more information, please call the Procurement Acquisition and Awards Division at telephone no. **[062] 992-7763.**

The **CITY GOVERNMENT OF ZAMBOANGA** reserves the right to accept or reject any Bid, to annul the bidding process, and to reject all Bids at any time prior to contract award, without thereby incurring any liability to the affected Bidder or Bidders.

(Sgd.) **DR. MARIO D. ARRIOLA**
BAC Chairman

(PDI – July 24 & Aug. 1, 2006)

BOHOL I ELECTRIC COOPERATIVE, INC.

Maca-as, Tubigon, Bohol
Fax No. (038) 508-8095, Tel. No. (038) 508-0084, 508-0085

INVITATION FOR BIDS NO. 2006-05

The **BOHOL I ELECTRIC COOPERATIVE, INC. (BOHECO-I)** thru 5% reinvestment and general fund intends to procure various electrical materials and equipment to be used in our coverage area.

DESCRIPTION OF THE PROJECTS	Unit	Quantity	Unit Cost	Total Amount
Lot 2 - "CLAMP, HOTLINE"				
1 Clamp, Hotline, #6-4/0 ACSR Cat #S1530AGP, AB Chance, Made in U.S.A.	Pcs	300		
Lot 3 - "FUSE CUTOUT, SINGLE SHOT"				
1 Fuse Cutout, Single Shot, 15KV, 100 amperes ABB / AB Chance, Made in U.S.A.	Pcs	100		
Lot 4 - "CIRCUIT BREAKER" w/ weatherproof enclosure, G.E.				
1 30 Amperes	Pcs	50		
2 40 Amperes	Pcs	100		
3 60 Amperes	Pcs	100		
Lot 5 - "KWHR METER, OEIC-MITSUBISHI"				
1 Single Phase, brand new, kwhr meter, 10(30) A, 240V, 60Hz Uni-directional, w/ magnetic suspension, License of Mitsubishi	Pcs	650		
Lot 6 - "CONDUCTORS"				
1 Conductor, Bare, ACSR #4/0	Mtrs	20,000		
2 Conductor, Bare, ACSR # 1/0	Mtrs	80,000		
3 Conductor, Bare, ACSR #2	Mtrs	22,000		
4 Conductor, Bare, ACSR #4	Mtrs	26,000		
5 Conductor, Duplex Wire #6	Mtrs	130,000		
Lot 7 - LINEMAN TOOLS & EQUIPMENT				
1 Climber Set, Klein, Made in U.S.A.	Set	20		
2 Hole Digger, 8 Feet, "Oskosh"	Pcs	15		

Sealed bids for the supply and delivery of the above-mentioned materials will be received by BOHECO-I at its main office in Maca-as, Tubigon, Bohol on or before August 17, 2006 at 2:30 P.M. at which time and place said proposal would be opened and read in the presence of bidders or their representatives.

The interested bidders may obtain information, secure list of bidding documents from BOHECO-I Main Office upon payment of a non-refundable fee of Two Thousand pesos (Php2,000.00).

(Sgd.) CARLOS B. ITABLE
General Manager

(PDI—Aug. 1, 2006)

Republic of the Philippines
DEPARTMENT OF AGRICULTURE
Regional Field Unit No. 5
San Agustin, Pili, Cam. Sur

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Department of Agriculture Regional Field Unit No. 5, San Agustin, Pili, Camarines Sur was requested by Hon. Mario Joyo Aguya, Party-List Representative, AKBAYAN to purchase organic fertilizer of specified guaranteed analysis for distribution to identified cooperative/peoples organization in the region. As such, DA RFU 5 is inviting interested suppliers to apply for eligibility and to bid for the supply and delivery of 5,263 bags of ORGANIC FERTILIZER [Total N%-3.0, Total P_2O_5%-4.8, Total K_2O%-4.0, Calcium, ppm-7-4, CaO, ppm-10.4, Magnesium ppm-1.2, MgO, ppm-1.8].

The Approved Budget for the Contract is Four Million Nine Hundred Ninety-Nine Thousand, Eight Hundred Fifty Philippine Pesos (PhP4,999,850.00) chargeable to the Priority Development Assistance Fund of said Representative.

Interested suppliers may apply for eligibility by submitting required eligibility documents in two (2) sets starting July 12, 2006. Copy of schedule containing the list of eligibility documents is available at BAC Secretariat, Legal Office.

Bidding documents containing details of the procurement shall be made available and may be obtained by eligible contractors from BAC Secretariat, Legal Office starting July 14, 2006 until the close of office hours of July 26, 2006, upon payment of non-refundable amount of Php5,000.00 and Annual Suppliers Accreditation fee of Php500.00 to the Cashier's office.

Pre-bid Conference shall be held on **July 28, 2006** at ***9:30 in the morning*** at ***DA RFU 5 Library, Crop Research Building.*** Deadline for submission of bids will be on 9 August 2006, at 9:00 in the morning. After which, bids will be opened. All submitted bids must be in duplicate.

Each bid must be accompanied by bidder's bond equivalent to any of the following based on the Approved Budget for the Contract – 1% (Cash/Certified Check/Cashier's Check/Manager's Check, Irrevocable letter of credit); 1.5% (Bank Guarantee); 2.5% Surety Bond, preferably GSIS, callable on demand.

The DA reserves the right to reject and all bids, declare a failure of bidding, or not award the contract when (a) there is a prima facie evidence of collusion between the BAC and any of the bidders, or if the collusion is between a bidder and a third party, including any act which restricts, suppresses or nullifies or tends to restrict, suppress or nullify competition (b) the BAC is found to have failed in following the prescribed bidding procedures; or (c) for any justifiable and reasonable ground where the award of the contract will not redound to the benefit of the government as follows: (i) if the physical and economic conditions have significantly changed so as to render the project no longer economically, financially or technically feasible as determined by the head of the procuring entity; (ii) if the project is no longer necessary as determined by the head of the producing entity; (iii) if the source of funds for the project has been withheld or reduced through no fault of the procuring entity.

Further, the DA RFU 5 assumes no obligation whatsoever to compensate or indemnify the bidder any expense or loss that may occur in participating to this undertaking.

For more details, see or call the Legal Office, (Tel. No. 477-33-56) DA RFU 5, San Agustin, Pili, Camarines Sur or visit our web site (http://bicol.da.gov.ph) or the government procurement service, DBM web site www.procurement service.org

10 July 2006, Pili, Camarines Sur.

(Sgd.) **BALAGTAS J. TORRES**
Regional Executive Director

(PDI—July 26 & Aug. 1, 2006)

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

Republic of the Philippines

6CB-GSC-084

REPAIR OF VARIOUS VEHICLES AND EQUIPMENTS
(Name of Project)

205 items of different repair of various vehicles and equipment
(pls. see also details @ www.gensantos.gov.ph)

The Local Government Unit of **General Santos City**, through the CY 2006 Trust Fund Budget intends to apply the sum of Three Million Seven Hundred Thirty Three Thousand Five Hundred Sixty Five Pesos **(P3,733,565.00)** being the Approved Budget for the Contract (ABC) to payments under the Repair of Various Vehicles and Equipment. Bids received in excess of the ABC shall be automatically rejected at Bid Opening.

The **Local Government Unit of General Santos City** now invites Bids from eligible Bidders for the Repair of Various Vehicles and Equipment. Delivery of the GOODS is required by **30 calendar days.** The description of an eligible Bidder is contained in Section II of the Bidding Documents, ITB.

Bidding will be conducted through open competitive bidding procedures using non-discretionary pass/fail criteria as specified in the Implementing Rules and Regulations Part A (IRR-A) of Republic Act 9184 (R.A. 9184), otherwise known as the "Government Procurement Reform Act," and is restricted to Filipino citizens/sole proprietorships, organizations with at least sixty percent (60%) interest or outstanding capital stock belonging to citizens of the Philippines, to citizens or organizations of a country the laws or regulations of which grant similar rights or privileges to Filipino citizens, pursuant to Republic Act 5183 (R.A. 5183) and subject to Commonwealth Act 138 (C.A. 138). Only Bids from Bidders who pass the eligibility check will be opened. The process for the eligibility check is described in Section II of the Bidding Documents, ITB. The bidder with the Lowest Calculated Bid (LCB) shall advance to the post-qualification stage in order to finally determine responsive of the bid to technical and financial requirements of the project. The contract shall then be awarded to the Lowest Calculated and Responsive Bidder (LCRB) who was determined as such during the post-qualification procedure.

Interested Eligible Bidders may obtain further information from the **Local Government Unit of General Santos City** and inspect the Bidding Documents at the address given below from 8:00 a.m. to 5:00 p.m.

A complete set of Bidding Documents my be purchased by Bidders that passed the eligibility check upon the presentation of the Notice of Eligibility to the BAC Secretariat, at the address below and upon payment of a nonrefundable fee of **P1,000.00** to the City Treasurer's Office. The Bidding Documents shall be received personally by the bidder or his authorized representative.

The Local Government Unit of General Santos will hold a **Pre-Bid Conference** open to all interested on August 10, 2006, 2:00 o'clock in the afternoon at the BAC Office, 2nd Floor, Right Wing, City Hall Building, General Santos City.

Bids and eligibility requirements must be delivered to the address below on or before **2:00 o'clock in the afternoon of August 22, 2006.** All Bids must be accompanied by a Bid security in the form of Cash, Certified Check, Cashier's Check, Manager's Check, bank draft or irrevocable letter of credit equivalent to One Percent (1%) of ABC or Bank Guarantee equivalent to One and a half Percent (1 1/2 %) of ABC or Surety Bond equivalent to Two and a half Percent (2 1/2 %) of ABC or an equivalent amount in a freely convertible currency. Late Bids shall not be accepted.

Bid opening shall be at **2:00 o'clock in the afternoon of August 22, 2006** at the **BAC Office, 2nd Floor, Right Wing, City Hall Building, General Santos City.** Bids will be opened in the presence of the Bidders' representatives who choose to attend at the address below.

The **Local Government Unit of General Santos City** reserves the right to accept or reject any Bid, to annul the bidding process, and to reject all Bids at any time prior to contact award, without thereby incurring any liability to the affected Bidder or Bidders.

Bids and Awards Committee
Gina Y. Pigar
2nd Floor, Right Wing, City Hall Building, General Santos City
Tel. Nos. (083) 301-0553, (083) 302-7210
Fax: (083) 301-0553
website address: www.gensatos.gov.ph

(Sgd.) **NAEL JOSEPH D. CRUSPERO**
BAC Chairman

(PDI - July 25 & August 1, 2006)

BUY * SELL * PAWN
WATCHES
JEWELRY
DIAMONDS
BEST OFFER
IN TOWN
8342686
8040484

WHERE YOU
FIND THE
BEST.
JOB Market
Read it every Sunday with the Philippine Daily Inquirer and visit it online at www.jobmarketonline.com

Search on for outstanding physician in community service

THE OFFICERS AND MEMBERS OF THE Auxiliary to the Philippine Medical Association, Inc. (APMA) headed by its President Loreta Y. Tee through its Physicians' Day Celebration Overall Chairman Haydee B. Bernal and this year's "The Outstanding Physician in Community Service" (TOPICS) Award Chairman Josefa A. de Jesus announce that the 24th Search for TOPICS is ongoing. The deadline for the submission of nomination entries and album will be on August 8, 2006 at the APMA office, Room 105, Philippine Medical Association (PMA) Bldg., North Avenue, Quezon City from 1:00-5:00 PM. Awarding ceremonies will be on the 28th Physicians' Day Celebration at 6:00 PM, September 27 at the Manila Pavilion Hotel, U.N. Ave. cor. Orosa St., Manila. For further details, please contact TOPICS Chairman Jose A. de Jesus, 927-5087/0916-4764550 or APMA National Secretary Judylene T. de Guzman, 731-5939/0917-8508427

HAYDEE B. BERNAL
Overall Chairman
Physicians' Day
Celebration

LORETA Y. TEE
Honorary Chairman
President, APMA

JOSEFA A. DE JESUS
Chairman
Search for
TOPICS Awardee

NREA sets Mid-Year Parangal

ZIALCITA

MANGIO

MANALAD

HOUSE COMMITTEE ON REAL ESTATE and housing chairman Congressman Eduardo C. Zialcita and Professional Regulation Commission's Top Architect for 2005 Nestor S. Mangio were recognized at the National Real Estate Association Inc.'s (NREA) Mid-Year Testimonial Dinner-Meeting held on July 31, last night at Gabaldon Hall, Club Filipino, Greenhills, San Juan, Metro Manila.

Cong. Zialcita presented updates on his legislative agenda particularly the proposed amendments needed to strengthen various government agencies involved in housing and real estate. He also presented the status of approved House Bills like the creation of the Department of Housing, the Real Estate Service Act and other related laws.

Architect Mangio, who is NREA board chair, past president and past convention chairman, was the second recipient of the Association's highest award of recognition for committed leadership, dedicated service and exceptional performance. He will be joining Founder and national president Jose V. Manalad as the only members of NREA's elite Hall of Fame.

Manalad will also be acclaimed for "passing the bar" with 75 years during the birthday fete held in his honor.

Those who received special awards of exceptional merit as holders of doctorate degrees were vice chair engineer Reynaldo A. Carpio, past board chair Zialcita, past president and former Congressman Dante V. Liban and past convention chair and noted urban planner architect Nathaniel von Einsiedel.

Palafox Associates, recently adjudged as the 94th best architectural firm according to the latest global rankings by the World Architectural Magazine, also got a special award.

Also invited as special guests of honor were Philippine International Trading Corp. president Roberto M. Pagdanganan, Pag-IBIG Fund president lawyer Romero F.S. Quimbo and Home Guaranty Corp. president Gonzalo Benjamin A. Bongolan, HLURB chief commissioner Romulo Q. Fabul, Social Housing Finance Corp. president Fermin T. Arzaga, NHMFC president Jopet Sison, NHA gen. manager Rico Laxa and architect Ricardo R. Poblete.

In-charge of preparations were VP Bon Baylon, Jun Garing, Marissa del Mar, Jesse Rebustillo, EVP Andy Mañalac, VP Axel Aguirre, Veronica E. Lim, Marietta Alis, Roy Beating, Malou Doles and Hen-Son Ama.

More Tindahan Natin outlets to be opened

A BIG SEGMENTS OF THE COUNTRY'S poor sector is expected to reap benefits from President Gloria Macapagal Arroyo's order to open more Tindahan Natin outlets across the country.

The Tindahan Natin, a priority pro-poor program of the President that the National Food Authority jointly implements with the Department of Social Welfare and Development (DSWD) and the Philippine Gaming Corporation (PAGCOR), provides consumers from depressed communities access to relative low-priced rice and other grocery items.

There are now a total of 1,055 Tindahan Natin outlets nationwide that sell NFA rice at P18 per kilogram and noodles at P4.25 per pack.

In compliance with the President's instructions to put one Tindahan Natin outlet for every one thousand families, NFA administrator Gregorio Y. Tan, Jr. said the targeted number of TN outlets nationwide is 2,293.

Tan also said another 619 outlets are to be opened in the National Capital Region including those in the so-called priority areas. These areas include Dagat-Dagatan in Malabon, Navotas and Caloocan, Payatas in Quezon City, Manggahan in Pasig, Delpan and Moriones in Tondo and Maricaban in Pasay, all with high poverty incidence.

Also in the NCR, some 523 outlets are already operational. Among these are 285 outlets in 19 priority areas, 194 in expansion areas, 32 in the converted SEA-K areas and 12 outlets inside military camps, according to Administrator Tan. The SEA-K areas are those formerly under the DSWD but were later converted into NFA Tindahan Natin outlets

Tan informed that the Tindahan Natin outlets have sold a total of 148,331 bags of rice amounting to P122.4M and noodles worth P2M.

The NFA's field offices had been instructed to closely monitor the operation of the Tindahan Natin outlets as part of the agency's efforts to stabilize the supply and price of rice particularly at this time of lean production.

In line with the national expansion plan for the program, Tan said the regional offices of both the Department of Social Welfare and Development (DSWD) and the NFA along with the social welfare and development offices of concerned local government units (LGUs) are closely coordinating to facilitate the identification and accreditation of TN outlets.

For more information on the NFA's propoor programs, the public may send their inquiries via Text NFA Program through mobile number 0917-6210927.

OBITUARIES

LA FUNERARIA PAZ, INC.
Tel. Nos. Quezon City : 712-3001 • 743-6502
Manila : 711-6931 to 35

NAME OF DECEASED	PLACE OF VIEWING	INTERMENT/CREMATION	
		DATE & TIME	PLACE
SEE GAN	Chapel C-1, Q.C.	August 3, 2006 1:00 p.m.	Chinese Crematory
PRIMITIVO H. BASCO	Chapel I, Q.C.	August 3, 2006 10:00 a.m.	Heritage Park-Taguig
NICANOR MANSILLA	194 Mauban St., Caloocan City	August 5, 2006 3:00 p.m.	La-Loma-Caloocan

INQUIRER CLASSIFIEDS

Mandaluyong branch is open to serve your Classified Ads requirements.

MANDALUYONG BRANCH
SM MEGAMALL 5TH LEVEL,
BLDG. B, EDSA
TEL. NO.: 635-0219 / 637-2008
Contact Persons: Joy, Arnold, Vincent & Arnel

SM MEGAMALL BLDG.
INQUIRER
EDSA

Our Dearly Beloved

Theda Ona Alday-Lontok

of Dollard-des-Ormeaux, Quebec, Canada
and San Jose, Batangas

now peacefully rests in grace and goodness
of our Lord on July 28, 2006 at the age of 54.

Her bereaved husband: Melchor; children Dennis and Maureen, Michael, and Jonathan; brothers and sisters, and their spouses: Teresita and Octavio, Buyand (†), Antonio and Malou (†), Francis, and Thelma, request relatives and friends to join them in prayers for the eternal repose of her soul.

Her remains lie in state at Dollard-des-Ormeaux, Quebec, Canada.

Service will be on August 2, 2006 at the Parish of St. Thomas de Beckett Church, Pierrefonds, Quebec, Canada, after the 11:00 a.m. Requiem Mass.

Novena/Requiem Mass will be on August 6, 2006, 10:00 a.m. at San Jose, Batangas.

I am the way, the truth and the life.
No one comes to the Father
except through Me.
John 14:6

I am free,
Do not grieve for me,
For I am in the hands of the Lord.
- Anonymous

ATTY. JUANITO O. VELASCO

of Angeles City

Joined our Creator at age 78 on July 27, 2006.

Tatang Johnny is survived by his wife **Victoria Poy Lorenzo**; children **Erminnie & Arnold** (†), **Wilson & Loida, Voldemar & Leonila, Jennifer, Jean & Ishmael, Virgilio, Joyce & Rizaldy**; grandchildren & great-grandchildren.

His remains lie in state at Funeraria Angelina, Angeles City.

Interment will be on August 2, 2006, Wednesday at the Holy Mary Memorial Park after the 9:00 a.m. Mass at the Holy Rosary Parish Church, Angeles City.

Sony revitalizes expansion to mid-range TV market

AFTER IT HAS MARKED ITS LEADERSHIP in the LCD TV market with its high-end Bravia line, Sony Philippines is expanding its stronghold into the mid-range TV market with its Sparkling Wega CRT TVs.

"Even as we are committed to be a dominant player in the LCD TV market, we would like to make it clear that we have not neglected the CRT TV market," said Arnold Balao, deputy director for home audio video product marketing, Sony Philippines. "We recognize the existence of economical consumers who demand affordable, yet premium quality, televisions."

With the launch of its Sparkling Wega Series, Sony Philippines is underscoring its aggression in capturing the pole position in the CRT TV market.

The Sparkling Wega Series are powered by Sony's exclusive FD Trinitron and the newly-developed Intelligent Picture Plus technology. The FD Trinitron technology utilizes High Tension Apperture Grille which produces exceptionally bright image with greater depth and quality. Meanwhile, the Auto Contrast Optimization in Intelligent Picture Plus technology enables middle range luminance images to increase its potential by 30 percent to boast higher contrast ratio compared to previous Wega models. This function optimizes the contrast of bright and dark scenes as well as improving picture quality by controlling sensitivity, color level, sharpness and brightness when receiving weak broadcast or signals.

Finally, the Sony Sparkling Wega TVs are Real Flat TVs. While competitor CRT TVs have their own flat TVs, their screens are only flat on the surface, but are actually curved inside. Only Sony delivers real flat screens, letting consumers experience natural picture quality like no other.

These advanced technologies of the Sony Sparkling Wega come at competitive price points that Sony Philippines believes will be accessible to middle-class consumers for whom practicality is of prime consideration. "As we launch the Sony Sparkling Wega, we want to make everyone understand that they have the right to expect the high quality that is associated with the Sony brand," explained Balao.

Televisions have traditionally been one of the driving forces that have continued to boost the sales of Sony's local subsidiary. In the fiscal year 2005, Bravia LCD TVs have captured 40 percent of the flat-devise TV market, exceeding the target Sony Philippines posted during the Bravia's introduction in November 2005. Bravia LCD TVs have managed to emerge on top of the flat-devise TV market, consisting of both LCD TVs and plasma TVs.

Sony's CRT TV business has also continued to post record high sales, with growth of up to 30 percent the previous fiscal year, especially in the 21" segment.

1ST ANNUAL RUDY GIRL CHALLENGE

Contestants of the 1st Annual Rudy Girl Challenge take a refreshing break with ice-cold Powerade at the La Mesa Watershed. Rudy Project together with Powerade gathered strong and powerful women for this one-of-a-kind race. The first day of July marked the first time that an all-female adventure race took place here in the Philippines. Participants had to run, bike, swim and rappel to beat each other out for P20,000 worth of prizes from sponsors Rudy Project, Merrell Performance Footwear, David's Salon, Ford Global City, Club Six Fifty Sports Center, Promax and Powerade.

German school children adopt rare Visayan leopard cats

AMBASSADOR DELIA DOMINGO-ALBERT and Princess Gisela of Saxony were guests of honor at the 2nd Green Children's Day in Leipzig last June 9. During the event, Princess Gisela of Saxony turned over to Ambassador Albert a symbolic check of 2000 euros that was collected by school children and students for the support of the Philippine Biodiversity Conservation Center (BCC) of Negros Forest Ecological Foundation Inc (NFEFI).

The program also included choosing the names of two Visayan leopard cats that were brought to the BCC recently. From a shortlist of names proposed by school children in Saxony, two names were drawn by Ambassador Albert and Princess Gisela of Saxony, namely Mira and Mauricio.

The Green Children's Day falls under a project in environmental education called "The Green Thread," which is under the auspices of the Saxonian Foundation for Nature and Environment. It is financially supported by the German Federal Foundation for Environment, the Saxonian Minister for Environment and Agriculture, Stanislav Tillich, and the Saxonian Minister for Cultural Affairs, Steffen Flath.

The project combines practical environmental conservation with experimental, environmental education in Germany, which is taught as early as kindergarden-age. According to German educators, the inclusion of environmental education in early school curriculum will increase the awareness of children to take responsibility for global environmental problems. This is also transmitted to parents by the children.

Ambassador Albert praised the integration of environmental education in Germany's school curriculum at an early stage. She suggested an exchange program with Philippine schools as well as sharing of expertise in curriculum development in environmental education for young children.

AMWSLAI COMMEMORATIVE STAMP

Retired PAF Col. Ricardo L. Nolasco, Jr. (eighth from left), chair of the Air Materiel Wing Savings and Loan Association Inc (AMWSLAI), presents the AMWSLAI commemorative stamp to AMWSLA's anniversary guest of honor and speaker Secretary and Presidential Chief of Staff Michael T. Defensor (seventh from left) during AMWSLAI's 50th Foundation Anniversary celebration recently at the Tejeros Hall, Armed Forces of the Philippines Commissioned Officers Country Club in Camp Aguinaldo, Quezon City. In photo (from left) are AMWSLAI trustees Cedric Reyes, Thaddeus Estalilla, Morado Mercado, Ismael Abad, Angel Tapac, Domingo Dimapilis and Cesar Toledanes, Assistant Postmaster General for Marketing and Business Development Luis D. Carlos of the Philippine Postal Corp, and AMWSLAI trustees Ruben Estepa, Ricardo Perido, Rolando Cacabelos and Antonio Gumba.

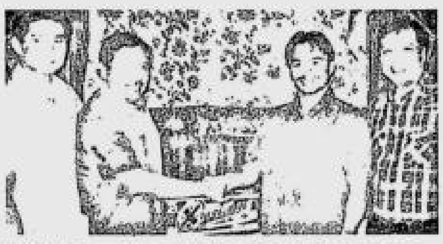
AMERICAN SCIENTIST VOUCHES FOR EXPERT 1

American physician-inventor-entrepreneur David Howard is president of Electrosoft Cocoon Corp, a Philippine company. He is a man of vision and discriminating taste. He has spent many years perfecting a breakthrough technology that will deliver anti-aging and performance-boosting benefits from the air that we breathe, the water we use for drinking and bathing, and beverages we consume. Once David's technology is patent protected, it will be licensed locally and internationally, benefiting Filipinos whom he has found to be outstandingly warm, welcoming, intelligent and deserving. Exportbank was introduced to David's life by a long-time and satisfied client of Alabang Business Center who told David that 'Exportbank is the best bank, with great service.' David immediately opened an Expert 1 account, Exportbank's interest-bearing, multiple convenience checking account that includes online banking functions through the bank's affiliation with BancNet and access to a network of over 6,000 ATMs nationwide. David's story is all about a happy banking experience. 'First of all, I liked the way they treated me as a customer. Just as important, I found Expert 1's special features very convenient. I don't worry about having money in my pocket. No matter where I am, getting cash is a short distance away,' David said. Expert 1 is for people like David who are discriminating and demands quality, excellence, efficiency and good value.

MABUHAY TINAPAY! CAMPAIGN

The Philippine Association of Flour Millers (Pafmil) and the Chamber of Philippine Flour Millers (Champflour) have partnered with US Wheat Associates to spearhead Mabuhay Tinapay!. According to the Mabuhay Tinapay! campaign, for local baking companies to be competitive, they should use high-quality ingredients such as US wheat flour, instead of cheaper and less nutritional alternatives. US wheat is widely regarded as the world's finest flour. Photo shows (from left) US Wheat Associates assistant regional director Mike Spier and Pafmil executive director Ric Pinca during a recent press briefing on Mabuhay! Tinapay.

ASTRA GROUP FETES PACMAN



Manny Pacquiao and Astra chair Eric D. Singson shake hands during the victory party of Manny Pacquiao at the Rembrandt Hotel prepared by The Astra Group, exclusive distributor of Xtreme Magic Sing which Pacquiao endorses. Flanking them (from left) are Manila Representative Miles Roces and Astra president Orville M. Roque.

CONLINS COFFEE WORLD GRAND OPENING

Conlins, the full service coffee company which provides roasted coffee beans and roasting services to hotels, restaurants and coffee shops, had its grand opening at SM Mall of Asia last July 19. It was attended by (from left): Rev. Tyler Strand of the Episcopal Cathedral of the Holy Trinity (Forbes Park, Makati), Rolf Saligmann (Deputy Head of Mission, German Embassy Manila), Henry Lim (Conlins, chairman of the board), Michael Harris Lim (Conlins, president), and Irene Flueckiger (counselor and Deputy Head of Mission, Embassy of Switzerland, Philippines). Conlins is also the exclusive distributor of Swiss-made Jura and German-made WMF espresso machines. For inquiries, visit www.conlinscoffee.com.

PAMI RECOGNIZES TOP REFERRING AGENTS

Philam Asset Management Inc (Pami) gave due recognition to its top referring agents last June 22, at the Hotel Philippine Plaza. The 5th Annual Pami Awards Night was attended by the best men and women of Philam Group's agency force and top executives. Shining brightest that night was Wilfred Yu of Yu Associates who bagged the Grand Awards as the Top Referring Agent and Top Referring Unit Manager for 2005. In photo: (from left) Pami executives Jerry Tan (head - retail sales); Hector de Leon (FVP and head of sales and marketing); Karen Liza Roa (president and CEO); Anita Yu with husband Wilfred Yu; and Jose Cuisia, Jr. (Philamlife president and CEO).

ProductFILES

Andersen High Performance Low-E4 Glass

INTRODUCING THE ANDERSEN HIGH PERformance Low-E4 Glass self-cleaning windows and more with this next generation of glass technology. Microscopically thin, virtually invisible Low-E (Low-Emissivity) coatings lower the heat flow through the glass, keeping the room in just-right temperature. Furthermore, Low-E coatings cut down UV light--with virtually no effect on the clarity and color of light that enters through, adding beauty and that ethereal quality to any room. The Andersen High Performance Low-E4 glass is exclusive to Andersen windows and doors, and will be a standard feature on Andersen 400 Series products. It is exclusively distributed by CAE Enterprises Phils Inc. Visit their showroom located at the 12/F Suite 1202 Atlanta Centre 31 Annapolis Street, San Juan Metro Manila. Tel. nos. 722-6671, 722-6664; fax nos. 722-4933; e-mail caeent@yahoo.com. Photo shows the Tilt Wash Double Hung windows with Modified Colonial Grilles and Narroline Gliding Patio Door.

Ministop offers free Garfield Tumblers

AS INTERNATIONAL feline favorite Garfield returns to the big screen, he also makes a special appearance in all Ministop stores. Free Garfield Tumblers are now up for grabs in Ministop. With four cute designs to choose from, these collectible tumblers are purr-fect beverage containers for the office, school, or home. A single receipt purchase worth P60 of any of the participating products entitles you to a free tumbler of your choice. Simply present your official receipt at the Ministop counter where the purchase was made and voila, the Garfield Tumbler is yours for free. Or, you can just add P10 when you purchase any Ministop Fastfood Value Meal, Rice Meal, Sandwich, Food-to-Go, or Pasta to upsize your drink (22oz) in a Garfield Tumbler. Hurry and grab a limited edition Garfield Tumbler at your nearest Ministop store now. Offer is good until Aug. 17.

PDI PHOTO/JIM GUIAO PUNZALAN

FRENCH BAKER OPENS AT SM MALL OF ASIA

Photo shows the French Baker store blessing and ribbon cutting ceremonies at SM Mall of Asia. Shown are (from left) German Ambassador Dr. Axel Weishaupt, ECCP Henry Schumacher, Johnlu Koa, French trade commissioner Frank Alby, Martin de Bucker, Roger de Bucker, Sec. Margarito Teves and Henry Sy.

Bits Clips

Sen. Drilon to open Wofex

SENATOR FRANKLIN DRILON WILL GRACE THE opening of the World's Food Expo (Wofex) which opens Aug. 2, at the World Trade Center, Roxas Boulevard, Manila. Senator Drilon will be assisted by Sen. Edgardo Angara, Sen. Francis "Kiko" Pangalinan together with Rep. Gilbert Remulla. Wofex 2006, the ultimate food show event of the year, will showcase four co-located events: Baker's Fair, Taste Expo, World Food Summit, and Foodmach 2006 Expo. Wofex 2006 will be on-going until Aug. 5, and will be open from 10 a.m. – 7 p.m. This Trade Expo is open only to 16 years old and above. Shorts, sando and slippers are not allowed inside the trade hall. For more details, call 929-7993, 551-5151 or cell phone 0917-5302251, 0917-8441217, or log on to www.wofex.com or e-mail info@PEPGroup.com.

Shoot That Kid Promo

EIGHT MOTHERS WHO SHOT A WHOLISTIC OR bonding moment video with their kid are the lucky finalists in Frisogrow's Shoot That Kid Promo. They get a chance to win an all-expenses paid trip for 4 to Disneyland USA. Viewers can watch these eight videos in the Frisogrow Wholly Kid TV Special in the Lifestyle Network on July 23, 30, Aug. 6 and 13, 7:30 to 8 p.m. and vote for their favorite video. The video with the most votes wins the trip. To vote, text FRISOGROW <sticker code>/<your choice> and send to 2955. For example: FRISOGROW 12345ABC/Video F. Each text vote also counts as a raffle entry for a chance to win one of five Nokia N70. Viewers may vote more than once as long as they use a different sticker code each time. Text votes may be sent till Aug. 6. Winners will be announced in the Aug. 13 Frisogrow Wholly Kid TV Special. For inquiries, call 637-4647 or text FRISOGROW to 2955 for details.

Power Plant Mall hosts 'Outbound'

ART IS DEFINITELY A PRIORITY for Rockwell's Power Plant Mall. As part of its ongoing Focus on the arts campaign, Power Plant will again be this year's venue for the Ateneo Art Awards. "Outbound" is this year's title for the much-anticipated awards as it signifies both reflection and response, underscoring the Filipino visual artists' experiences and reactions to the vicissitudes of the everyday. It also highlights the Ateneo Art Gallery - Sydney Studio Research Grant. The works of the 12 finalists will be displayed in an exhibit from Aug. 1 to 6. Following it will be the awards night itself on the evening of Aug. 8 at the Rockwell Tent.

St. Paul Mla. Concert Series

ST. PAUL UNIVERSITY MANILA COLLEGE OF Music and the Performing Arts will feature accomplished local and international artists performing classical piano and jazz repertoire. On Aug. 2, spend 'An Enchanted Evening' with Raul Sunico, internationally-acclaimed pianist and recent recipient of Aliw Awards. Tribute to Jazz Greats on Aug. 26 will showcase talents of the dynamic Jazz T's 5: Lyndon Aguilar, Patrice Pacis, Ruben Reyes, Rodel Rivera and Joey Valenciano with soul-stirring saxophonist Michael Young, and special performance by International Jazz Festival grand prize winner, Mon David. Italian maestro Ruggiero Barbieri returns to conduct. A Chamber Orchestra on Nov. 30. All performances will be held at the Fleur-de-lis-Theater on Pedro Gil St. Malate, Manila except for Aug. 26 Jazz Concert which will be held at the Francisco Santiago Hall, EPCIBank in Makati Ave., For ticket information please call: 524-56-87 loc. 216 (Bing) or loc. 229(Josie).

Treasury bill rates fall sharply

91-day T-bill rate down 63.1 bps to 5.45%

By Michelle V. Remo

TREASURY BILL RATES YESTERDAY DROPPED across the board, with total bids amounting to more than four times the government's offering of P6 billion.

The 91-day treasury bill rate, which banks use in pricing loans, fell 63.1 basis points to 5.447 percent.

Tenders for the 91-day T-bill hit P7.65 billion against an offering of P2 billion.

"The market is bullish. It looks like the increases (in the US interest rate) had come to an end," said National Treasurer Omar Cruz in a press briefing after yesterday's auction.

The 182-day bill rate fell 43.7 basis points to 6.557 percent, with the bids reaching P10.47 billion against an offering of P2 billion.

The rate for the 364-day bill hit 7.503 percent, 31.2 basis points lower than the previous level, with the total tenders hitting P8.095 billion.

The Bureau of the Treasury's auction committee accepted P6 billion in offers, or P2 billion from each tenor.

An end to the increases in the US Federal Reserve's key policy rate became more likely with the recent posting of a lower-than-expected US economic growth.

"They (US Federal Reserve) don't want to overdo it (increases in interest rate) at the risk of stifling the economy," Cruz said.

The steady increases in the US Fed policy rates in the past had dampened investor interest in and put higher risk premium on securities issued by emerging economies, including the Philippines.

Earlier statements made by Fed Chair Ben Bernanke that hinted an end to the US rate hikes had calmed down the financial markets.

Cruz said the high level of liquidity in the domestic market and the improving fiscal position of the government also helped ease the pressure on the T-bill rates.

He said there about P10 billion worth of government securities would fall due this week—P4.4 billion in T-bills and P5.5 billion in Treasury bonds.

Despite the decline in the T-bill rates, Cruz said the government was not inclined to increase its domestic borrowings. He said the BTr might even cut its scheduled domestic borrowings in the remaining months of the year to keep its borrowing mix within the target of 58:42 in favor of domestic credit sources.

As of the first six months of the year, the borrowing mix stood at 51:49.

The government has reduced its foreign commercial borrowing from $900 million to $750 million. To be aligned with the credit mix target, the domestic borrowing should also be reduced.

The BTr issues P6 billion worth of T-bills and P7 billion worth of T-bonds every other week.

Clark duty-free stores doing good

By Tonette Orejas
PDI Central Luzon Desk

AGGRESSIVE marketing efforts help duty free shops keep market.

CLARK SPECIAL ECONOMIC ZONE—As a mecca of imported consumable goods, Clark is not down and out. Not yet.

In 2005, all the 16 duty-free stores here racked up a total of $24.6 million in sales, breaching the four-year high of $17.7 million hit in 2001, Clark Development Corp. reports showed.

The lowest sales level of $13.5 million was registered in 2003.

The upbeat trend appeared to persist, as sales in January to May hit $8.8 million. This could be higher as CDC has yet to include sales made by front-runner Puregold in the first five months of the year. Puregold put in half of the sales in 2005.

Yet, all is not too buoyant in this sector. It is a fact not lost to Carlito Lozano, who lives on C.M. Recto Avenue, home to duty-free stores here.

"*Mebawas la reng maniali* (The shoppers have declined in numbers)," observed Lozano. He started his car watch trade on the same strip when the stores began selling in 1997.

Not too rosy

CDC data revealed more glum realities. From a high of 22 in 1997, the stores were down 16 last year and to 14 as of May 2006. Those still around are Arjan, Balikbayan, Clark Interior, Clark Liberty, Cold Water (Brooks), Conrad & Co. Inc., Food and Beverages, Gilroy, MCIDC, Oriental, Parkson, Puregold, San Diego (Dependable) and Value City.

The stores have been importing fewer and fewer goods over the last 10 years.

CDC said that from a high of $177.3 million in 1997, the value of goods brought in declined steadily to only $19.4 million last year.

Imports did not increase in the first five months even when the peso appreciated to below 52 to a dollar.

Aggressive marketing

But the stores have become more aggressive in marketing, exhausting their inventories by offering once-a-month week-long sale. Buy-one-take-one promo on selected items is a regular offering.

Puregold keeps its exchange rate lower, at P51.56 to $1 on Sundays. Other stores go for P51.70 to $1.

"Our best edge over the others, and even malls outside of Clark, is our low prices," said Ellen Garcia, store manager of Oriental, of how her company stays in the race.

That's possible because duties are lifted and most of the imported goods, especially from China, sell cheaper.

Despite the 12-percent VAT, low-priced goods from the United States, Europe and China keep the customers coming, she said.

Oriental and sister firm Parkson grossed $2.1 million and $2.9 million, respectively, last year, making them the second and third biggest sellers in the area, CDC reports showed.

Eventually, Garcia said, it would be the shoppers who would decide how long this retail sector should stay in the business.

Bargain-hunter Arlene de Jesus said duty-free stores in Clark are the best places to do shopping. "My P2,000 can fill six bags when I shop here," said De Jesus, who hails from Zaragoza, Nueva Ecija.

Low prices

Non-Clark residents are allowed to buy $25 worth of goods per purchase. Balikbayans and their relatives are allowed a $100 shopping privilege monthly.

INQUIRER sources said these limits were relaxed to boost sales. It is said that the *biajeras* (retailers) were among the big buyers.

Noise about smuggling, an accusation that the sector had fought off in early years, seemed to have waned. The Bureau of Customs reported occasional attempts but none of these was ever blamed on the stores.

Critics have been quiet as well, not harking anymore on how these stores drain precious dollars or compete against locally manufactured items.

Philrealty to resume ₱1.5-B project

By Elizabeth L. Sanchez

PHILIPPINE REALTY AND HOLDINGS Corp., which is 37-percent owned by the Greenhills Properties Group, expects to resume the construction of its P1.5-billion condominium project, called the Andrea North Skyline Tower, before the end of this year, PhilRealty chair Gerardo Lanuza Jr. said.

This project, called Andrea Skyline, forms part of the P4-billion Andrea North Complex project in Quezon City. It was started in 1996 but was suspended in 2000 due to the Asian financial crisis which bloated interest rates and Philrealty's debts.

Andrea Skyline, which is the first of the three towers of the complex, is Philealty's flagship residential project in Quezon City.

In 2002, Philrealty filed for corporate rehabilitation to pay all its creditors and deliver the Andrea Skyline units to its buyers.

Lanuza said Philrealty hoped to raise P1.1 billion from the sale of the remaining 100 unsold units in the 180-unit Andrea Skyline. The company earlier raised about P500 million from the sale of the first 80 units.

Lanuza said Andrea Skyline would be completed 24 months after the resumption of construction work.

Philrealty president Amador Bacani said the company would finance the Andrea Skyline project with the sales proceeds to be generated by another project, a joint venture with Xcell Property Ventures, amounting to almost P900 million.

The Philrealty-Xcell Property joint venture is putting up a project dubbed "The Icon." This involves the construction of two 34-storey towers on Philrealty's 4,300-square meter property.

Philrealty recently reported earnings of P323.5 million in 2005, a turnaround from a loss of P94.4 million in 2004.

In a related development, Greenhills Properties said it gained P1.1 billion from the sale of its interest in International Exchange Bank (iBank) to Union Bank of the Philippines.

Domestic liquidity expanded by 13.4% in June

DOMESTIC LIQUIDITY, AN INDICATOR of the total money supply in the economy, expanded at a faster pace of 13.4 percent in June over a year ago, the Bangko Sentral ng Pilipinas reported yesterday.

In a statement, the BSP said the year-on-year m3 growth in June was higher than the 12.7 percent growth recorded in May. The growth, it said, was fueled mainly by the increase in net foreign assets and credits to the public sector.

Domestic liquidity or m3 includes money in circulation, demand deposits, money market funds and short-term repurchase agreements.

The June m3 level was also 2.1 percent higher than month-ago level.

"The build-up in the BSP's net international reserves brought about mainly by the accumulation of foreign assets and the reduction in banks' foreign liabilities drove the increase in net foreign assets," the BSP said.

"Contributing to this was the sustained growth in the inflows of overseas Filipino workers' remittances and portfolio investments," it added.

In the meantime, the BSP said the growth in credits to the public sector was driven by increased credit to the national government in the form of investments, and increased lending to local government units and semi-government entities.

"Going forward, the Monetary Board will continue to closely monitor the evolving conditions for consumer prices and aggregate demand in order to determine the appropriate stance of monetary policy," the BSP said.

"Particular attention will be given to ensuring that the level of liquidity is consistent with the BSP's price stability objective," it added.

While the BSP had said it could maintain its monetary settings steady over the short-term, it noted the array of monetary tools available at its disposable if it needed to mop up liquidity.

Only recently, the BSP has approved a change in its reserve requirement rules to give itself greater flexibility to manage money supply and lower banks' intermediation costs by improving yields on reserves.

A new instrument, called reserve deposit account, was created as an alternative means for banks to comply with the liquidity requirement imposed by the BSP.

With this banks are no longer limited to investing in government securities to comply with the reserve requirement. They can now opt to place their cash in three-month, six-month and one-year special deposit accounts with the BSP.

Doris C. Dumlao

Banco de Oro first half profit hits ₱1.26B

By Doris C. Dumlao

RETAIL TYCOON HENRY SY'S BANCO DE Oro Universal Bank has reported an unaudited net profit of P1.26 billion in the first half, up by 6 percent from year-ago level, on higher interest earnings and trading gains.

In a statement, the bank yesterday said its net interest income grew by 15 percent to P3.8 billion largely to the expansion of its securities and loan portfolios.

It also reported a 44 percent increase in deposits during the period to P200.7 billion.

Net loans and other receivables grew by 33 percent to P115.4 billion, while nonperforming loans went down from P4.9 billion to P4.6 billion, bringing its NPL to total loans ratio to 4.4 percent.

Banco de Oro said its non-interest income also remained strong at P1.8 billion in the first half of the year despite revaluation losses due to rising interest rates in the second quarter of this year.

Non-interest income, exclusive of treasury trading activities and the one-time gain from the consolidation of the credit card subsidiary, also registered a 20-percent growth from year-ago level.

Operating expenses rose by 25 percent from year-ago level due to the consolidation of the United Overseas Bank of Singapore's local operations into the parent bank. Expenditures also increased with the product and branch expansion efforts undertaken by the bank.

From 185 branches as of end-2005, BDO's branches as of the first half of the year stood at 224.

Total resources in the first half of 2006 stood at P284.3 billion, 45 percent higher than year-ago's P196.8 billion. The growth was fueled by a 51-percent increase in investment securities to P119.5 billion from P79.4 billion in the first half of last year.

"This further enhances the bank's liquidity position and its ability to take advantage of potential investment opportunities," the bank said.

The bank's first half results translated to a return on average equity of 12.2 percent and a return on average assets of 0.98 percent.

Samsung gets big boost from growing LCD TV market

By Ronnel W. Domingo

SAMSUNG ELECTRONICS CO. LTD. IS slowly regaining its position in the local television set market with the recent introduction of its Bordeaux liquid crystal display television product range.

Spencer Shim, president and chief executive of Samsung's Philippine operations, said the brand performed well in the last three months as compared with rivals such as Sony and Philips.

Shim cited data from industry research firm Growth for Knowledge Asia and records of a local consumer association, which showed that four out of 10 prestige TVs sold during the period were Samsung Bordeaux units.

"But the Japanese rivals are expected to fight back in the second half, cutting prices further and increasing shipments," he said. "Sony in its bid to stop Samsung, hired the services of Sharon Cuneta to promote its Wega series."

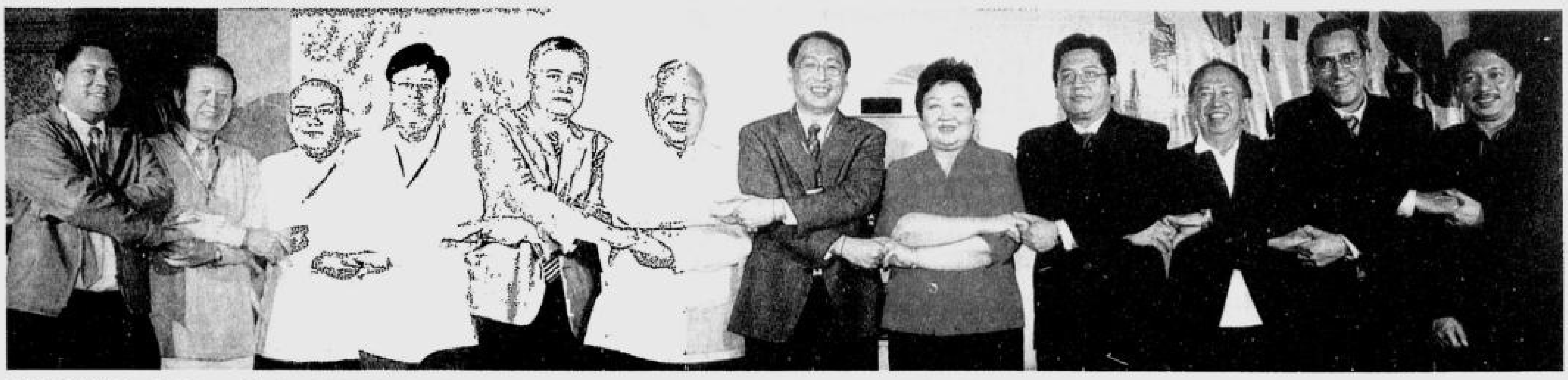
Shim said that while it was expected that the Cuneta's charisma would help increase Sony sales, Samsung was optimistic that it would be able to continue dominating the market through its other products like the Slimfit and LCD TVs.

The official said Samsung was boosting its core competencies in LCD panel production and implementing local marketing programs.

"A few years ago, Samsung was considered a struggling brand that even our partners were not confident enough to sell it," Shim said.

"This has changed since the unification of our marketing message," he said. "We patiently invested in our research and development to make sure we are the first to introduce a product."

In a statement, the company said it had sold at least 2 million units of the Bordeaux since it was launched globally last March.



NATIONLINK, the ATM for rural banks, thrift banks, microfinance institutions and cooperatives, was launched recently with the full backing of the financial community, and the IT/telecom sector. Those who attended the launch included (from left): Land Bank of the Philippines vice president Liduvino S. Geron, Rural Bankers Association of the Philippines president Gen. William Hotchkiss, Palawan Development Bank president Eric Mondragon, Intel country manager Ricky Banaag, Opportunity Microfinance Bank president Noel Alcaide, Rep. Simeon Kintanar, Nationlink founder and Infoserve president Jess Dela Cruz, BSP managing director Ma. Dolores Yuvienco, Diebold country manager Julius Servando, World Bank and Asian Development Bank senior adviser Victor Barrios, PLDT first vice president Cesar Enriquez and Microsoft country manager Antonio Javier.

IN THIS ISSUE
■ **Lack of fluids** can hit unexpectedly /C2

LIFESTYLE
Editor **Chelo Banal-Formoso**
sms feedback: inquirer life name/age/city/message to 2207 (Globe) and 386 (Smart) **or email us at** lifestyle@inquirer.com.ph

MONDAY **ARTS & BOOKS** ● TUESDAY **FITNESS** ● WEDNESDAY **2BU**

Dancing up a storm

By Gilda Cordero-Fernando

I JUST SAW THE LATEST BENCH underwear show in Araneta Coliseum, which I will not miss until I'm catatonic.

As usual, the dome was filled to the rafters (14,000 seats)! It is Ben Chan's way of giving back to his buying public that adores him (even the ones that don't wear his thongs). All commercial establishments advertise, but never the way Ben does—which is all the way—with a show that bars no expense, whose stress level to prepare is deadly.

And this year's show, as in all the previous years, was a success. You can't lose. The formula is down pat.

I'm happy that superstar Lucy was finally allowed to bare her legs. I wish they would retire Richard's "Indian Pana" headdress. The All Stars Dancers (who won in Italy and are now in LA for the World Hip-Hop competition) was a master stroke. The show needed more glue but most of the costumes were fine. So were the briefs and panties.

I wish Superman had a cape with a Filipino flag and a P on his chest because even Wendell Ramos couldn't hold a candle to Brandon Routh. I couldn't take my eyes off the drop-dead gorgeous set. Keanna Reeves and Ai-Ai de las Alas lent the show more sleaze than was good for it.

Congratulations for the tremendous job of putting all those personalities together on one stage including the latest "Big Brother" kids. I still like Robby Mananquil and Jon Hall best! (The end).

After party

Afterwards, there was a Bench party in Embassy (not where you get visas). I wanted to experience a contemporary Makati disco scene, so I went. This one started off with some drink called Kamikaze which floated you off to the dance floor. The guests all moved in a gentle way, like a big wave, delivering you from one person to another whom you vaguely recalled from parties past. It was a pleasant dance, not as frenetic as the discos I knew, but you couldn't talk much either because the music was loud.

What is remarkable about the dancing today is that it is absolutely egalitarian. It does not matter whether one is young or old, single or married, straight or gay.

First I was rocking away with a female writer from Preview. Then with two lost gays, then with a model, then Ben himself, then one of the hip-hop dancers, then dear Tim Yap who runs Embassy, then Miguel Pastor who was searching for the meaning of life above the din. Soon Ben Chan's pretty and proper older sister, Nenita Lim, was taking a martini and swaying with me—and was it Jojo Llamzon who said, get her to dance on the ledge! I almost succeeded. Nobody offered me an Ecstasy. Eventually, my arthritis won out and Manny Chaves and Nonon Padilla and I departed.

Live band dancing

An entirely different "art and culture" group that was once together in NCCA—Rio Almario, Karina Bolasco, Jimmy Laya, Susan Medina, Q Pastrana, Mi-Ann Gancayco, Rod Cornejo and some others—tries out the live band dancing in hotels and other buildings. On Wednesday, in Discovery Suites in Mandaluyong, is the unbeatable RJ with his band (all disco). In Mandarin Hotel, Captain's Bar has the live band while in Pasong Tamo there is a popular dance place intriguingly called Bikes. The truly senior citizens reportedly go to Club Filipino in Greenhills, which is always full.

I am happy enough to be dancing even if, as usual, I am the oldest in the group (which isn't that young either). We consume pitchers of margarita with our P350-400 consumable entrance fees.

The surprising thing about dancing today is that it is now considered "exercise"—a substitute for aerobics or sports. There is almost no body contact. I think that took the romance out of dancing. Gone is the old cheek-to-cheek. But since most people now dance with DI's anyway, maybe it's not such a loss.

In hotels, an all-girl group can dance contentedly among themselves. An uneven group can dance two or three females to one or two males. There is often "line" dancing, facing the band, sometimes led by roving DI's who can also be engaged solo by a guest. (Beware: P500 per hour, though only tips for single dances).

No spouses, please

Once, I asked Rio's wife, Lyn, if she would join us and she violently shook her head.

"Do you know how boring it is to dance with your own husband?" she retorted.

Later, Karina said Lyn goes dancing with a group of her own. So, that, I guess, is an unspoken rule in these exercise gangs: No husbands, please, and no wives. (That's good because I couldn't drag mine if I tied him up).

"The dance spots nowadays," patiently explains dyed-in-the-wool ballroom dancer Marra P. Lanot, "are classified as 'live band' or 'mobile.' 'Mobile' means CD's and tapes are played. Bands need a rest period so if you like *tuloy-tuloy* you go to a 'mobile.' They are also generally cheaper (P250 or less).

"The live band places you go to attract an older crowd," Marra condescendingly explains, "*Kaya maliwanag ang ilaw para hindi madapa ang matatanda! Wala ring* strobe lights. Like in piano bars, the band paces its music to the energy level of its guests."

The popular "mobile" ballroom places Marra enumerates are: Savannah Moon in Libis across Eastwood; Harmony on Annapolis Street, Greenhills; in Pasay, Heritage Hotel and Westin Philippine Plaza, Roxas Boulevard; Alegria in Casino Filipino, UN Avenue and the other Casino Filipino (formerly Duty Free) at the airport. Good old In The Mood, owned by Larry Cruz, is on Remedios Circle. The Makati Architects' Center in Rockwell has ballroom dancing, too, on Fridays.

In Quezon City, there's The Wave in front of Veterans' Memorial Hospital, Funside on Timog Avenue, Miss O on West Avenue, reportedly high end. Quezon City Sports Club on E. Rodriguez Avenue also has its ballroom dancing days.

"But if you're really broke," says Marra, "you can go to Quezon Memorial Circle, mobile *rin*. There are wandering DI's who will dance with you for any amount."

"And of course there's the Luneta, even cheaper, 6 a.m. and 7 p.m., open air, tape recorder *lang*. CR *mo naman* Manila Hotel! *Meron pa nga sa* Pateros *sa tapat ng bahay ng* mother-in-law *ko—napuntahan ko na din 'yon!*"

"Oh yes! There's ballroom dancing even on Apo Street—or is it Mayon?—near Sta. Teresita Church. Basketball court *daw, pinupuntahan ng masa. Kung minsan may* contest, *ang premyo lechon!*"

Ballroom dancing

Actually, I hate ballroom dancing. What I think I'm good at is a freeform dance that I learned from a Javanese, but it impresses no one. Ballroom dancing, like ballet, has rigid rules that my friends say develops one's analytical, sequential and repetitive left brain, much like crossword puzzles and computer lessons.

I decided that ballroom was both less daunting and boring and soon found myself in a dancing class in New Manila with Letty Constantino, Techie Velasquez, Sylvia Ventura, Popsy Aquino, Fe Fernando, Elma Dizon, Lulu Malvar and Nini Cusack.

Rose Sison's dance studio is a well-lit, air-conditioned place surrounded by plants which has its own bathrooms. Rose believes that ballroom dancing has changed women's lives—from enslavement, martyrdom, boredom or whatever, and that it is her mission to help it along.

She loves ballroom dancing and has access to a pool of DI's. There are usually four or five of them to eight or 10 of us, once a week, 2-4 p.m., although other groups have other sessions in the same studio. (tel. 0917-8864454).

The DI's, 28-32 years old, are Jim Boy (*galawgaw*), Rod (dignified), Dante (who gets indecent proposals), Jeepers (sweet) and occasionally Matt (tall, dark and handsome), and Roger who has long curly hair and has won a contest. Roger is my favorite because he sometimes lets me loose on the dance floor to do my thing even if I make a mess of it. Each of the DI's dances with everyone of us. Rose sees to that.

Different strokes

To my consternation, I soon realize that the rhumba is not the rhumba that I know. Making one of those side dips with one foot sliding up (that matrons love) makes me crack up. The tango, evolved to international standards, has an interesting gangster's touch that I did not learn from my cousin Max at 14. Even the Viennese Waltz has morphed into something grand and incomprehensible, danced with one's torso at a 30-degree angle. And I thought the batchata was the *merienda* Techie brought.

But Rod consoles me, "Ma'am, you know how to project, you're very good at style. You just don't know the steps."

MASTER STROKE. Dancers on skates at the recent Bench Fever show CHITO VECINA

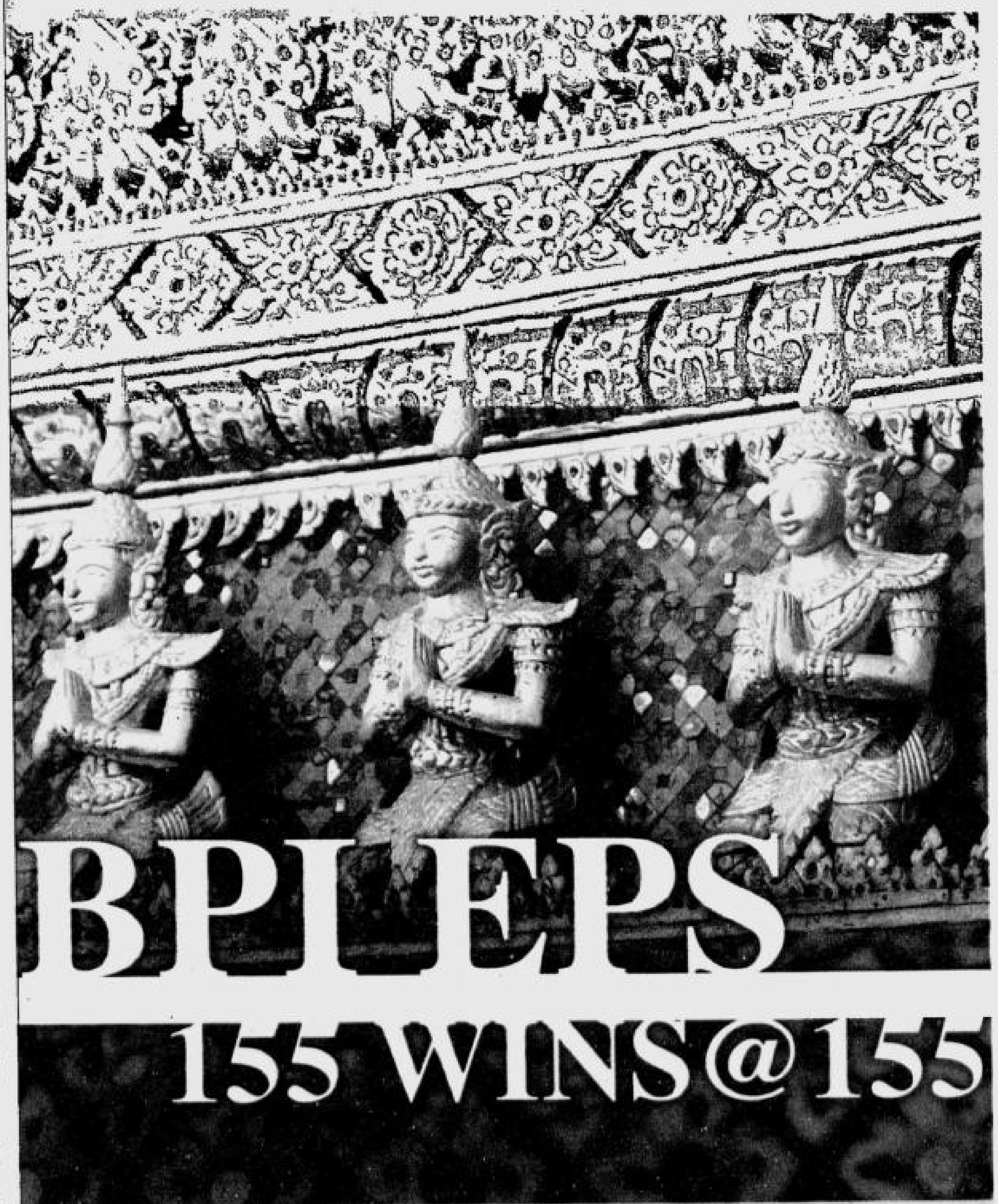
One day I brought my blind sister who loves to dance to Rose's studio, a bit apprehensive about how everyone would take her. But they welcomed Tess with open arms and cheered her on whenever she did a fast routine. All the DI's were relieved that Tess could dance better than I.

A month later I brought my fashion designer friend, Steve de Leon, too. Steve is gay. He wanted to learn to dance the male part because he had always danced as a girl. After a few hoots, the DI's accepted Steve's dainty steps and the chopsticks in his hair and taught him how to lead.

Next time I think I'll take a deaf guy to Rose's studio. Then I will know for sure if they have really passed the universe's test of acceptance and love.

Gilda Cordero-Fernando just launched her children's book "Bad Kings," published by Anvil. And if you still haven't gotten your copy of her autobiographical "The Last Full Moon" you better do.

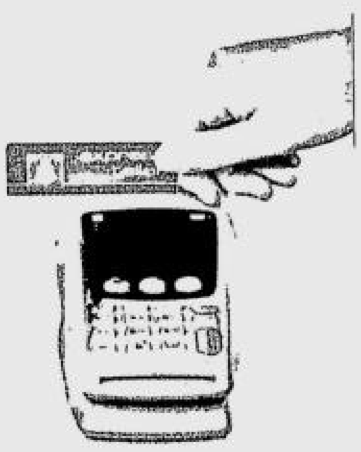
> Dance is now considered 'exercise'—there's almost no body contact and they've taken the romance out of it



As we celebrate 155 years of prosperous banking with you, 155 lucky winners will get a chance to win exciting prizes including a trip for 2 to Bangkok with P10,000 pocket money!

Simply make a single EPS purchase of P1,550 So use your EPS for an unforgettable Thai holiday from BPI- the bank that fulfills your idea of next century banking today.

Promo runs from
August 1 to October 31, 2006.



FOCUSING ON YOUR FUTURE.

For more info, call 89-100
or log on to
www.bpiexpressonline.com.

See flyers for details.
Per DTI-NCR Permit No. 3771, Series of 2006.

BANK OF THE PHILIPPINE ISLANDS
Member of the Philippine Deposit Insurance Corporation.
Deposits insured up to P250,000.

Express Payment System
The Practical Way to Pay!
Jumpstart

You may be thirsting and not know it

By Anne A. Jambora

JUST HOW WELL-HYDRATED ARE YOU?

Athletes and gym rats know the drill. Eat a sensible breakfast to jump-start metabolism and boost energy, and drink enough fluids to get through a workout. Sounds simple.

But do you know that 75 percent of Asian athletes begin their practice already dehydrated? In major health clubs in Chicago and Los Angeles in the United States, 50 percent of 400 participants start their workout dehydrated. Most of them don't even know they're losing fluids faster than they can replace them.

This is according to a recent study by the Gatorade Sports Science Institute (GSSI), the world's largest privately funded sports science research facility.

Established in 1988 and based in Barrington, Illinois, GSSI aims to help athletes optimize their health and performance through research and education in hydration and nutrition.

"[When athletes and health buffs are dehydrated, they] are going to find it difficult to do the exercise and they're not going to get much out of it," says GSSI's Robert Murray, Ph.D., exercise physiologist specializing in sports nutrition.

Body of water

Water constitutes 60 percent of a person's weight. An average person loses about 2.5 liters of body fluids just by sitting, standing, walking, reading, sleeping; in other words, just by being alive.

A mere 2-percent loss of body fluids, considered mild dehydration, already affects activity requiring strenuous performance; a 3- to 5-percent loss affects reaction time and reduces the ability to concentrate and make quick decisions. Severe fluid loss of 9-15 percent could be fatal.

Worse, dehydration's effects sneak up on you before you're even aware of them, slowly accumulating as days, weeks and months go by without adequate fluids. Thirst is a sure indicator of dehydration.

"People usually don't realize they're dehydrated. [Athletes and active people] come to practice thinking they're fine but they actually are not," said Xiaocai Shi, Ph.D., senior scientist at the GSSI.

From GSSI's studies in Australia, Korea, China, Philippines, Japan and Thailand, Shi noted that a fluid loss of 1 liter was replaced only with 0.5 liter after a practice or workout. Urine is a simple but foolproof indicator of dehydration. A dark yellow or amber urine is a clear sign of dehydration.

Hydration is an issue, obviously, when people are sweating. In a hot and humid environment like the Philippines, said Murray, it was important for people, especially active people, to maintain their hydration. Continuous movement, however brief, is bound to raise body temperature and cause perspiration.

"Climate has more impact on hydration than race. [Filipinos] sweat sooner, [so] they'll sweat more and are, consequently, more prone to dehydration," Murray said.

Water not enough

While not dismissing the value of water, Murray stressed that, for physically active people—athletes and gym-goers—sports drinks like Gatorade is a must. Gatorade, he said, is just like water with additional benefits. Containing the right amount and type of carbohydrates and electrolytes, it provides benefits and advantages in terms of hydration and performance that water couldn't supply.

Electrolytes, minerals like sodium, potassium and calcium, play a key role in balancing body fluids. People lose electrolytes when they sweat. Carbohydrates provide energy for the body and the brain.

Shi said the delicate combination of sodium, electrolytes and carbohydrates helps speed up re-hydration and facilitates overall absorption so the fluid gets into the bloodstream more quickly.

Murray said it is important for the fluid to be rapidly absorbed by the body. Fluid has to move from the stomach to the small intestine to be absorbed. Gastric intestinal discomfort may occur if it does not leave the stomach immediately.

Gatorade is scientifically prepared to be absorbed by the body as fast as water. It takes a mere minute for Gatorade to begin flowing into the bloodstream, and in 15-20 minutes all minerals are into the body and out of the stomach.

It is wrong to assume that Gatorade is for serious athletes alone. Murray said gym rats wanting to lose weight need not worry that Gatorade would provide additional calories to burn.

He said a bottle of Gatorade contains about half the calories of regular sodas and fruit juices.

Research, he said, shows that Gatorade actually helps people consume less calories throughout the day because of the carbohydrates it contains. The carbohydrates take out the hunger experienced during a workout so one is not likely to go home and do some damage afterward.

"People feel better, are able to exercise longer and harder that they actually burn more calories during their workouts and keep their calories at a minimum during the rest of the day," Murray said.

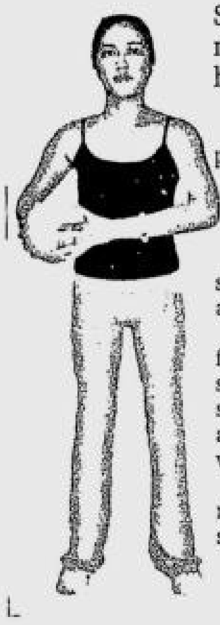
E-mail the author at ajambora@inquirer.com.ph

THE KOREA National Football team during a "sweat test" conducted by the GSSI

Most active people don't even know they're losing fluids faster than they can replace them

EXERCISE OF THE WEEK

Reverse wood chop and side leg lift with medicine ball



STRENGTHENS TRUNK muscles, shoulders and hips.

Equipment:

Medicine ball (weighing 4-8 pounds)

Options:

Rubber ball, dumbbell

Exercise technique:

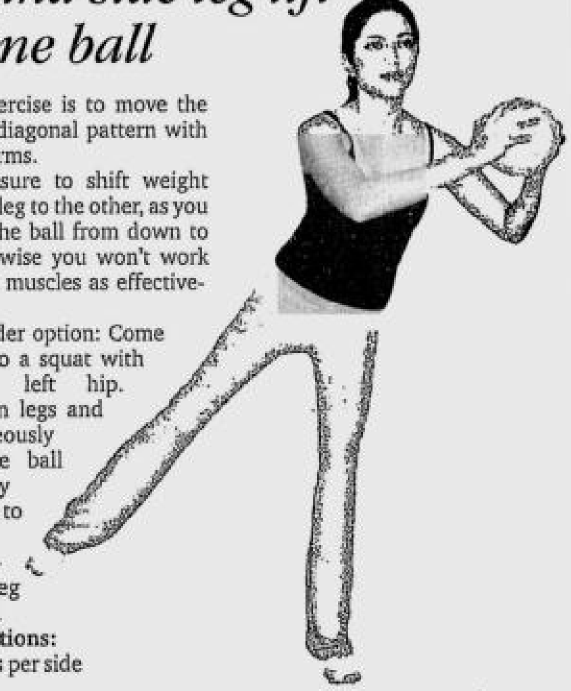
1. Stand with feet about shoulder-width apart and ball at left hip.
2. Move the ball diagonally from your left hip to your right shoulder while simultaneously shifting weight to your right leg and lifting your left leg sideways.
3. After desired number of repetitions, repeat on other side.

Performance tips:

1. A more advanced variation of the exercise is to move the ball in a diagonal pattern with straight arms.
2. Be sure to shift weight from one leg to the other, as you transfer the ball from down to up, otherwise you won't work the trunk muscles as effectively.
3. Harder option: Come down into a squat with ball at left hip. Straighten legs and simultaneously move the ball diagonally from hip to shoulder while lifting leg sideways.

Repetitions:

10 reps per side



Getting beyond weight-loss plateaus

WELL AND GOOD

Tina Juan

HERE IS A COMMON WEIGHT-LOSS experience. Weight drops easily in the beginning then it becomes harder and harder to lose until finally it levels out. It seems like nothing will shake the body from this plateau, which can last for weeks, months, or even years.

This is what people mean when they say, "I'm still trying to lose the last 10 pounds." Scientists suspect that it could be tied to a survival mechanism.

The body seems to gravitate toward a weight it deems "natural" and will do everything in its power to stay there. You would think all you would have to do is to eat even less and exercise even more, but weight loss is not always that simple.

If you find yourself stuck in a weight-loss plateau, you can try several strategies. But first, you have to ask yourself if you are striving for a weight that is realistic for you.

Many people want to be thinner than is practically possible. If you have to diet and exercise excessively to maintain a certain weight or size, it is not realistic or healthy for you.

Now, assuming you really need to lose those last five or 10 lb, one of the following may be the reason you can't get out of your weight-loss rut.

Calories

When you first attempt to lose weight, you are usually very careful with how much and what kind of food to eat. As the pounds fall away, you may then become a little overconfident and, without realizing it, eat more than you should or rationalize eating the wrong thing.

A cookie before dinner, half a chocolate bar, a few extra tablespoons of rice—many of these little things add up over a period.

You may be having larger than normal portions or second servings of healthy food. Keep a food diary and write down every single nibble or snack that enters your mouth. Do this for a week or two. You may be surprised at what you find out.

The diary may also reveal the exact opposite—too little food. In this case, the body thinks there is a famine going on and, through some very complicated chemical maneuvers involving enzymes, slows your metabolism to prevent you from "dying."

If this is what is happening to you, increasing your food intake slowly by 50-100 calories a day (till you get to the desirable level) may get you out of your weight-loss plateau.

Exercise

Excessive exercise, just like too few calories, will also keep you in the plateau for two reasons—the survival mechanism concept and the "exercise more/eat more" theory.

Current research indicates that women are stimulated to eat more when they do too much or too vigorous exercise.

On the other hand, you may no longer be as consistent in your exercise sessions as you were in the beginning of your weight-loss campaign.

Keeping a record of how often you actually exercise may disclose whether your memory of your exercise frequency is realistic or not.

Routine

Doing the same exercise routine over and over again lulls the body into a "comfort zone" where it no longer burns the same amount of calories it did when you started. Researchers found that you might burn 25 percent less calories by doing the same old thing day in and day out.

Jolt your body out of its doldrums by changing the intensity, frequency, duration or type of exercise. For example, if you are used to walking three times a week, change one of the sessions to cycling. Or you could alternate walking days with weight-training days.

You could also increase the intensity of your walking sessions by doing intervals of jogging and walking. You could add another 15 minutes to your existing walking time. You could also walk an extra day a week.

Whatever you decide to do, make additional changes every six weeks so the body doesn't get used to them. You may find that changing your exercise routine is just the "shot in the arm" you need both physically and psychologically. To prevent injuries, remember to make these changes gradually.

Crash diet

People try all kinds of crazy crash diets hoping to lose those last 10 lb. They usually succeed—temporarily. Then, the pounds are back in a flash. This cycle sometimes continues for years. It's called "yo-yo dieting."

It isn't as bad for your metabolism as was once believed but it will get you nowhere in getting rid of those last stubborn pounds for good. Why? Because you can't keep it up.

Crash diets are unrealistic and unhealthy. They don't teach you anything about making real food choices in a real world where you have to eat with your family and friends and are surrounded by temptation.

Patience and commitment

For as long as you are not fighting nature by trying to be thinner than you really should be, patience and a serious commitment to healthy eating and exercise habits will eventually help you break through your weight-loss plateau. Keep in mind, though, that to preserve that victory you will have to be committed for the rest of your life.

Visit www.tinajuanfitness.info

No conflict between religion and the paranormal

Part 3

INNER AWARENESS

Jaime T. Licauco

HERE ARE THE REST OF JULIAN QUA'S questions about my work in parapsychology or psychic research:

What is the Inner Mind Development Institute?

It is a small organization I established in 1988 aimed at expanding people's consciousness and hastening their evolution. It develops and conducts training programs and workshops to develop people's inner mental faculties and powers. The institute is open to any man or woman regardless of color, race, religion or political beliefs.

What gave you the idea to establish the institute?

My background is business management. I've been in corporate life for over 20 years, specializing in human resources, management training and development, as well as consultancy.

As head of human resources, I've seen the utter failure of many industrial training programs that address only the employees' outer mind and external behavior. Nothing was done to train their consciousness or inner faculties.

I sought to correct that weakness by developing programs that would train people's inner minds and enhance their innate powers or abilities for practical purposes.

How would you key in religion with the paranormal?

I see no conflict nor incompatibility between religion and paranormal phenomena. As a matter of fact, all religions, whether Buddhism, Islam, Hinduism or Christianity, started with a paranormal phenomenon, with a vision or contact with a supernatural or divine being.

Unless they have proof or experience of the paranormal, skeptics are correct in not believing

Since I believe that "truth is one," it cannot contradict itself. Truth is truth whether it comes from God or the devil himself.

I think the problem lies in the erroneous assumption, especially by Christian religious authorities, that everything that is paranormal or supernatural must come from the dark side. This is not true at all.

Even Jesus Christ performed so many paranormal wonders, like when he predicted the future, read people's minds, healed the sick, walked on water, changed water into wine and revived the dead. Calling them miracles does not change their paranormal nature.

How does science fit with the mystical and paranormal?

Again, I say, true science cannot be in conflict with paranormal phenomena. However, because of the reductionist, rationalistic and materialistic paradigm that modern science has adopted, it has eliminated many aspects of reality that fall outside its chosen categories.

So, consciousness, the spiritual and the mystical are considered outside the scope of materialist science. But true science should encompass all of reality, should it not?

But, as things now stand, science and the so-called paranormal phenomena seem to be incompatible. In fact, the paranormal is defined as that outside the scope of what science considers normal.

So, there you are! The conflict between the two is a question of definition. It is more superficial and accidental rather than substantial or essential.

The living are very much affected by spirits, but are spirits also affected by the living? How?

The answer is yes. When a person dies suddenly—either because of accident, violence or sickness—his/her consciousness is still here on earth, among the living. If he/she has any unfinished business, his/her spirit can be seen by sensitive individuals.

The dead will still be affected by the affairs and thoughts about them by living relatives, close friends and other persons significant to them when they were alive.

That's why it is wrong to mourn too much the passing of a person. It keeps the dead from ascending to higher realms in the spirit world. Prayers help the spirits of the dead but calling on them all the time is bad for them. They will be pulled back to earth.

How do you feel about television shows or movies that depict the mystical and paranormal?

They are mostly unrealistic and exaggerated. Some are downright false! This is especially true of local shows. Their only objective seems to be merely to scare people, not to educate or inform them of the facts about these mysterious happenings. I don't pay too much attention to them.

At least some foreign productions are well researched and more realistic. A few outstanding examples are "Ghosts," starring Demi Moore and Patrick Swayze; and "Sixth Sense," starring Bruce Willis and Haley Joel Osment.

What would you say to skeptical and nonbelievers of the paranormal?

Nothing. I have no interest in converting them to my way of thinking. Maybe one thing I would want to tell them is, "Do your homework. Conduct some in-depth research and serious reading before making any conclusions or before dismissing these things as nonsense."

I held that same skepticism before I started investigating thoroughly these phenomena. I thought they were nonsense and a product of people's fertile imagination, until I came across real scientific data and extensive research supporting belief in them.

So, unless they have proof of the phenomena's validity or experience the events themselves, they are correct in not believing.

Juice
Steph.

ILLUSTRATION BY STEPH BRAVO

Bitter medicine

INSIDE OUT

Cory Quirino

MOMORDICA CHARANTIA LINA, better known as *ampalaya*, is a vegetable, fruit and herb.

Indigenous to Asia, it has 90 different names (bitter melon, bitter gourd). But though its name varies, its amazing healing benefits are recognized.

Momordicus is Latin for bitter. *Ampalaya*'s bitter taste is caused by momordicin. It is believed to have originated in Africa.

This plant is one of many used centuries ago as medicine. Historically, it is considered a natural drug. The Chinese use it for human immunovirus infection and tumors. It is also used as aphrodisiac, laxative and emetic (a substance that causes vomiting).

Ampalaya has many nutrients: vitamin A, 335 mg; vitamin B7, 0.06 mg; B2, 0.03 mg; B3, 0.3 mg; C, 55 mg; calcium, 3.2 percent by weight; iron, 0.9 mg; phosphorus, 3.2 percent by weight.

The humble, unattractive fruit contains amino acids, alkaloids, polypeptides (p-insulin), cytokins and others.

William D. Torres, Ph.D., University of the Philippines, says, "While most studies in vitro (in lab glassware) and in vivo (in humans and animals) would not pinpoint or identify the compound or compounds derived from the leaves and fruits of M. Charantia L. that are responsible for hypoglycemic activity, various studies support [its] use as an adjunct therapy for diabetes."

A tip [generously given by Lito Abelarde, president of Charantia] is to use it right after taking your dessert so it can slow down the increase in glucose caused by eating sweets!

People with a history of diabetes in the family and are extra careful about taking simple sugars and refined carbohydrates, as opposed to complex carbohydrates, should take *ampalaya* tea to avoid feeling guilty about giving in to sweet cravings.

In her book "Diabetes Care," Gloria Y. Yeh, MD, MPH, Harvard Medical School, reviewed results of 108 studies involving 565 people with Type 2 diabetes and impaired glucose tolerance. She found that the seven most promising substances for diabetics were aloe vera, American ginseng, *ampalaya*, chromium, *coccinia indica* (ivy gourd) *pymnena sylvestre*, *nopal* (Mexican/Central American) cactus and vanadium.

(Reference: "Ampalaya: Nature's Remedy for Type 1 and Type 2 Diabetes," by Frank Murray)

The World Health Organization predicted a worldwide epidemic of diabetes among people aged 20 and older in 1995-2025. In the Philippines, it is among the top five diseases.

If you suspect you may have diabetes, see your physician immediately. If you do not have it, make this humble fruit a part of your daily life.

Juice up

1 *ampalaya*, medium-sized
1 c *buko* juice/coco water
1 carrot (1 sugar beet root)
Drink up for better health.

Bliss heaven

It isn't vanity to want to be healthier. If you become more attractive as a result of this, why not? There is a sanctuary tucked somewhere in Katipunan Road, White Plains, QC. It is more than just a spa. Called Amezcua, it offers a fusion of ancient and modern medicine and East-West relaxation therapies.

It guarantees a healthier body and peace of mind. Offering an intriguing menu of health packages like pain management, weight loss, women's health and diabetes, detoxification and so on, this oasis lets the urban-weary resident relax and recharge.

But what is interesting is its medical spa services: live-blood analysis, iris analysis and body terrain assessment. With a combination of herbs, laser treatments and supplements, pain can be eased and managed.

Those who need to detoxify, there are the cleansing diet program, colonic hydrotherapy and massages, all supervised by medical director and doctor Edwin Bien, and general manager Renu Gidoomal (tel. 9131353).

Bliss

Treat yourself to a whole day of therapy. Have a healthy vegetarian breakfast then have yourself weighed. Undergo various painless tests to determine your state of health. Consult a nutritionist, join yoga or belly-dancing class, undergo colonics, meditate, have a relaxing massage.

Indulge in organic foods all day for a change. That's what you need to do now. You owe it to yourself.

Youthful hands and feet

You know what they say, you can tell a person's age by her hands and feet. So, seek medically supervised sclerotherapy. Many who seek a more youthful look turn to dermatologists. In the case of unsightly (and potentially dangerous) varicose veins, you need a vascular surgeon to deal with the problem.

The Lauren Vein Center, the first in the Philippines (from the Australia-based Lauren International), located at Legazpi Village and St. Luke's Medical Arts Building, offers a technique of sclerotherapy designed by Chinese-Malaysian doctor Hoolin Saw.

At the local clinic, spider veins, varicose veins and even facial veins (which probably no other clinic will treat) are handled by doctors Serge Sumintac and Servando Semagen. Now, your vein problems can be fixed minus surgery. Call 8939771, 8942361, 7231023.

The before- and after-treatment results are amazing using the finest needles and a gentle but effective sclerosing solution. Good news is there is no downtime in your daily regimen or activities.

Tip

Whenever possible, keep your legs in a raised, upright position as often as you can. At the office or home, find a quiet corner to relax for 10 minutes, twice daily.

Life can be made better by knowing your options. Beginning today, make it a healthy one!

Love and light!

Free cataract screening for seniors

BOROUGH MEDICAL CLINIC (BMC) marks Sight Saving Month by offering free cataract screening for all senior citizens 60 years old and above 9 a.m.-5 p.m., Monday-Saturday, the whole month of August.

BMC has branches at 6/F, Cybermall Building., Eastwood City, and 2/F, SM Mall of Asia.

Now on its third year, the program aims to help prevent reversible blindness resulting from cataract among the elderly.

Cataract is the most common cause of reversible blindness worldwide. It is removed by surgery and an artificial lens is attached to the eye.

Cataract is a condition where the lens of the human eye becomes opaque resulting in cloudiness of vision.

Advances in technology have made cataract surgery safer and faster, making it easier to effect visual rehabilitation even among the elderly.

BMC recently bought the Alcon Infinity Phacoemulsification Machine, the machine of choice for cataract surgery in the best eye centers worldwide.

Call 6871345, 6871369 or 6871779 (Eastwood); 5560557-60 (SM Mall of Asia); and 8207633 (Parañaque Satellite Clinic).

IT'S THE HORMONES

Acne develops when oil in the skin is excessively produced. When skin is oily, bacteria, clogged pores, infection and inflammation occur. Medical findings have proven that the male hormone, androgen, promotes this excessive oil production in the skin. Oily skin in the face and upper part of the body and oily hair are other symptoms of excessive androgen. Many topical treatments work by opening the pores, killing the bacteria, and reducing inflammation. For many, this approach may be treating only the symptoms rather than the actual cause of acne.

Acne affects women from all ages, from teens to later years. It typically appears during puberty, but recent studies show that even among adult women, many still suffer from acne mainly due to hormonal activity. Although topical treatments are sometimes successful, women have other cost-effective options to treat acne. One of these options is hormonal therapy, among which is the combiphasic pill which has a proven efficacy in treating mild to moderate acne. This unique combiphasic pill has a mild androgenic activity. It is best to remember that although (excess) androgens cause acne, this hormone remain to have major physiological significance in women and thus has to be present always, albeit in small amounts. Due to the mild androgenic activity of the combiphasic pill, women can be spared from the physical and psychological symptoms of androgen insufficiency (which can be induced by the anti-androgenic activity of other preparations). According to the Women's Health Program of the Monash University, androgen insufficiency can be manifested as fatigue, depression, low libido, muscle weakness and bone loss.*

Hormonal therapy is important to consider when treating acne. It is best to consult your doctor about your options. For more information, email your queries at gracial@organon.ph or send a text at 0918 3677412.

*Ref:(http//women's health.med.monash.edu.au)
Phi.06.Grac.88

MEDICard The Healthcare U Deserve!

Take Charge Doc!

Today, medically, what is a healthy diet? Is the food pyramid still a good guide?

The World Health Organization (WHO) recommendation for a healthy diet emphasizes several key points and these are the following: 1) achieve energy balance and a healthy weight 2) limit energy intake from total fats and shift fat consumption away from saturated fats to unsaturated fats and towards the elimination of trans fatty acids 3) increase consumption of fruits and vegetables, legumes, whole grains and nuts 4) limit the intake of free sugars 5) limit salt (sodium) consumption from all sources and ensure that salt is iodized. The total number of calories in our diet should meet caloric requirement to sustain daily physical activity. The fats should constitute only a small percentage of the total daily caloric intake and constitute mostly of unsaturated fats. Saturated fats are those from butter and other dairy products while unsaturated fats are found in nuts, soybean, canola and olive oil. The food pyramid is an illustration of what a healthy diet should consists of. It emphasizes that a large part of our diet should come from cereals and that half of it should be whole grain while fats is the smallest part. Others in between include vegetables, fruits, meat and milk. The US Department of Agriculture has come up with a revised food pyramid, wherein one side of the pyramid is an illustration of a person climbing the steps which tries to underscore physical activity or exercise as an equally important component of a healthy lifestyle.

This week's answer to our feature question was provided by our medical service provider from Pampanga. Dr. Leander P. Simpao specializes in IM-Pulmonology. He finished his medicine proper from University of Sto. Tomas in 1998 and later took his residency training for Internal Medicine. He just completed his subspecialty course for Pulmonology this year. Dr. Simpao is a member of the Philippine College of Physicians, Philippine Medical Association and Pampanga Medical Society. MEDICard members may visit him for consultation services at Mother Teresa of Calcutta Medical Center during Mondays & Wednesdays from 9am to 12noon.

MEDICard's Medical Director, Dr. Nicky Montoya answers questions on health through the assistance and expertise of MEDICard's network of accredited specialists. Write to Dr. Nicky or E-mail him at inquiry@medicardphils.com for your inquiries on health matters.

MEDICard PHILIPPINES, INC. [illegible] Building H.V. dela Costa Street, Salcedo Village, Makati City 1227 Trunkline: [illegible] Fax No.: 894-6720; 810 3866 Text: Key in MEDICARD and send to 2344 Globe & Touch [illegible] 4627 (Smart & Talk N Text) E-mail: inquiry@medicardphils.com Website: www.medicardphils.com

---

Equitable CARD

You've been paying your credit card bills for ages.

Put an end to it.

Transfer your balance now to Equitable Card
and pay on installment
for as low as 0.99% monthly add-on rate
for 12 and 18 months.

You can also choose from our E-Pay flexible payment terms
of 3, 6, 9, and 24 months.
Apply now and break free from your old card's high interest rates!

867-7977
1-800-1888-3264 (Domestic Toll-Free)
www.equitablecard.com

Promo period is from August 1, 2006 - November 1, 2006
See flyers for details.
Per DTI Permit No. 2340, Series of 2006

VISA MasterCard JCB

CREDIT CARD
0123 4567 8999 9999
VALID DATES
MONTH/YEAR MONTH/YEAR
00/00 00/00
BILL FOREVER

"IMPOSSIBLE is nothing," said Purefoods Chunkee head coach Ryan Gregorio, shown above in white Adidas sportswear with assistant coach Ronnie Magsanoc. His team did win the PBA Fiesta Conference, proving the Adidas ad campaign is no empty boast.

Shoe-casing the champions

ADIDAS SHOWED HOW SPORTS wear could maximize athletes' performance by providing shoes that helped the Purefoods Chunkee Giants win the Fiesta Conference championship.

Continuing to push the boundaries of innovation, Adidas designs products that try to respond to the needs of athletes and their bodies. Its latest product line is engineered with fabrics like Climalite, a lightweight and breathable material.

Though Climalite is suitable for athletes in different sports, it is particularly suitable to basketball players like PJ Simon and Rey Evangelista and coaches Ryan Gregorio and Ronnie Magsanoc of the champion team.

Adidas performance wear with Climalite helped them attain their optimum performance.

Proline, an Adidas partner offers the Climalite-made shoes and more. The champs had a relaxing day recently at the store, even playing a little basketball.

Proline shops are at Alabang Town Center, Blue Wave Mall, Greenbelt 1, Metro East, Park Square, Robinsons Place Manila, Rockwell Power Plant Mall, SM North Edsa, SM South Mall, SM Mega Mall and SM Mall of Asia.

PRO players Rey Evangelista and PJ Simon

MAGSANOC with player Rey Evangelista

US specialists to speak at regional autism confab

Hong Kong hosts the Asian regional meet on autism Aug. 12- 13

DARRYL TANG'S SON ARMAN was diagnosed with autism shortly after the family moved back to Hong Kong from the United States.

Although it has been a grueling experience seeking the proper treatment for Arman in Asia, says Tang, they have been successful with Arman and he has been recovering nicely after dogged intervention.

Tang's experience in dealing with Autism Spectrum Disorder (ASD) has made him conclude that there are no quick fixes. "Recovery takes time. This is about a long-term commitment to self-education in order to be an effective manager for treatment because no one else will bat as hard," he says. "You go down trying to the very end. It's never over."

Fatherhood has been an epiphany to Tang. "I have finally experienced unconditional love," he says. "This is what drives my commitment in being responsible for my kids, which in turn drives my will to live. I refuse to live without my kids."

Tang exhorts parents to address all dimensions of ASD and to "choose the mix of treatments that best matches your risk profile and your child's unique characteristics."

"Many parents are focused primarily on dealing with the behavioral aspects of this developmental disorder," he notes. "What about the medical issues?"

Access to specialists

Together with other parents of autistic children in Autism Parents Network Foundation in HK, Tang has organized the Asian Autism Conference 2006, to be held Aug. 12-13 at The Hong Kong Academy of Medicine, Aberdeen, HK.

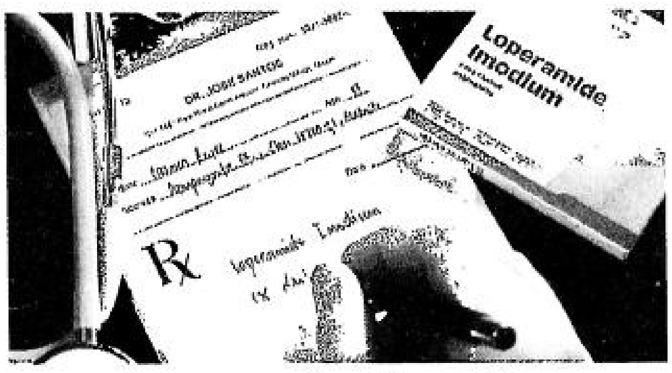
Accessing resources in the US is an expensive, if not impossible, option for most parents in Asia. The conference is a unique opportunity to interact with specialists in ASD treatment and research from leading institutions, including Harvard Medical School.

Among the specialists is Timothy Buie, a pediatric gastroenterologist at Massachusetts General Hospital (Harvard Medical School) and instructor of pediatrics at Harvard University. He is known for his expertise in diagnosing children with gastrointestinal complications of autism and his dynamic approach to treating gut issues in children on the spectrum. Buie has endoscoped more than 600 children with ASD. He will discuss gastrointestinal problems, which are found in the majority of children with ASD.

Also from Harvard is pediatric neurologist Martha Herbert, who specializes in children with learning and developmental disorders. She will discuss the growing body of research on biomedical problems like inflammation and oxidative stress in ASD, which suggests that the brain may not be the prime target but rather is caught in the crossfire of system-wide abnormalities whose treatment can lead to improved brain function.

The two-day conference, which costs HK$1,000 per person, welcomes parents of autistic children, regional and local pediatricians, biochemists and neurologists, occupational therapists, nurses, clinical psychologists, speech language pathologists and social-welfare/health-care officials. Group discounts are available.

To register, log on to www.conference.autismpnhk.org. Call (852) 25093430, fax (852) 26676927 or e-mail autism@mphk.com



Dealing with diarrhea induced by stress

EVERYONE KNOWS THAT THE digestive system can adjust to a wide variety of foods and put up with meals of questionable nutritional value. Emotional duress and your digestive system, however, is an entirely different thing altogether.

According to the US National Digestive Diseases Information Clearinghouse: "It is common to have diarrhea when you're stressed. This happens because stress hormones stimulate the colon, which speeds the passage of its contents."

Most people don't realize that while your body can tolerate an astonishing amount of stress, over time, constant exposure to tense and demanding situations can take a toll on your body. This could result in distressing bouts of diarrhea.

It's important to take the time to learn what you can do to keep your digestive system in check. Diarrhea, or LBM as Filipino's commonly refer to it, caused by stress is usually overlooked because of the more obvious and common triggers like greasy, spoiled or contaminated food. However, stress is an inevitable part of life and diarrhea caused by emotional shifts and pressure can hit you at any time during the day.

Sidestepping traumatic or demanding situations whenever you can is the ideal way to avoid stress-induced diarrhea, but it is not always possible. Perhaps a quick yoga class or some bed rest will help clear your head, but the stress that your digestive system has experienced will need something more than stretching and shuteye. In most cases, it would be best to have anti-diarrheal medication handy to relieve the symptoms.

Imodium, a brand that is trusted by more doctors, is proven to be very effective in treating and relieving the symptoms of diarrhea. During stressful situations where your body tends to speed the passage of food through your digestive tract, Imodium works to restore the rhythm back to normal giving your body more time to absorb water and nutrients.

With its original loperamide formulation, Imodium is actually 10 times more prescribed and is the only anti-diarrheal medication recognized globally—available in more than 80 countries worldwide. Taking Imodium not only deals with the symptoms of stress-induced diarrhea, it also lowers the risk of complications that may arise because of LBM.

As a brand that has been around for 20 years, you can depend on Imodium as an effective option against diarrhea.

Loperamide (Imodium) is marketed and distributed by Janssen Pharmaceutica, which has an international reputation of pharmaceutical innovation and quality.

Powering the famous for the Famous Cup

DURING THE Famous Cup 2 Invitational Badminton Tournament held at the Manila Polo Club, sponsor Powerade Sports Drink made sure all players were well-hydrated.

Powerade has electrolytes to maintain water balance and help in fluid absorption. Its carbohydrates content provides energy and prevents fatigue.

Available in Orange and Mountain Blast flavors, Powerade rehydrates, replenishes and restores fluids and minerals lost through perspiration. It comes in a handy resealable PET bottle.

With three teams participating, the tournament kicked off with an exhibition game between former national team players Rodel Bartolome and Naresh Ramrani, with their respective partners, Richard Gomez and Judy Lim.

Comprising the Orange Team were Vincent Lim, vice president of Solid Group Inc., and former national player Weena Lim; PSE Philworks Co. VP Raymond Rodrigo and Naresh Ramrani; Bryan Lim, general manager of Human and Bench, and Cenel Development Corp. VP Jan Campos; Duane Santos and Rico Garcia; Mariel Tiangco and Navotas Mayor Toby Tiangco; Maryann Alzate and Liezl Marquez; Luz Siguion-Reyna and stage actor Bimbo Cerrudo; William Chang, VP of La Perla Sugar, and Mitchi Yulo; and Gina Pimentel and Monica Altura.

The Green Team was composed of Regine Katigbak and former national player John-John Campos; Dondi Santos and Rodel Bartolome; architect Gil Coscolluela and Alvin Ballesteros; Friday's Boracay CEO Henry Morris and Cris Stelton; Rina Samson and comedian Dennis Padilla; Nicole Morris, COO of Friday's in Boracay, and columnist and former model Gem Padilla; Dianna Chung and teen heartthrob Luis Alandy; L'Oreal's Leica Carpo and PR guru Keren Pascual; and Rosario Camus and Gina Campos.

Making up the Blue Team were Judy Lim and Wally Fernandez; Joseph Tan and former national team player Ian Piencenaves; Marvin Lim and Bubu Santos; David Lim and JJ Alano; Carol Francisco, proprietor of Poblete Realty and Development Corp., and Dinnie Guerrero; Reena Aguilar, owner of Fanbi Fabrics, and Carmela Gana; Benson Siao and Sarah Cheng; Weng Chang and Martin Lorenzo; and investment consultant Debbie Yabut and Monica Ocampo.

Powerade is a product of The Coca-Cola Company.

VINCENT Lim and Bryan Lim

RICHARD Gomez

CAROL Francisco, Luz Siguion Reyna, Carmela Gana, Dinnie Guerrero, Reena Aguilar, Judy Lim and Rina Samson

NAVOTAS Mayor Toby Tiangco and William Chang

GENTLEMAN of the hour, CPPI hotshot president Luis I. Ablaza Jr., gives the welcome remarks.

CPPI OFFICERS and directors: Lina Picache-Enriquez, assistant treasurer; Tito L. Alcala, PRO; Rosemarie B. Bonifacio, director; Celso de la Merced Hernandez, auditor; lawyer Pablo P. Magno, legal counsel/assistant corporate secretary; Michelina Aguirre-Olondriz, corporate secretary; and directors Rodrigo C. Rivera Jr. and Charles Andre L. Lhuillier

OTHER officers and directors: Jean Henri Lhuillier, Isabel Abella, Celso Hernandez, former CPPI director Rita Hernandez, lawyer Pablo Magno and Victoria Villanueva

In golden pawnbrokers' affair

I GET ALL SORTS OF INVITES BUT WHEN *moi* read the invitation that said "We would like to request the pleasure of your company for the Pawnbrokers of the Philippines Golden Anniversary," without batting an eyelash, I accepted.

So I dashed to the chi-chi Polo Club and was welcomed by no less than the indefatigable, efficient and hardworking Chamber of Pawnbrokers of the Philippines Inc. (CPPI) president **Luis I. Ablaza Jr.** of the renowned Ablaza Pawnshop, who is on his eighth term now, and his supportive wife, ultra glam honorary consul **Mellie Ablaza** of Guatemala.

They were also welcoming 200 invitees like members of the diplomatic set; officers and members of CPPI, their families and pals, *palanggas*.

When the hellos were over, the 2006-elected officers and directors were inducted by **Consuelo Ynares Santiago**, associate justice of the Supreme Court.

Ambassador **Johannes "Jan" de Kok** of the European Commission was guest speaker. He was introduced by **Jean Henri Lhuillier**.

As always, **Johnny Litton** was at his best as emcee. Fr. **Antonio Rosales** said the invocation prayer and **Isabel Abella**, who has a fantastic voice, led the singing of the Pambansang Awit and the chamber's hymn. She was joined by tenor **Arturo Navera** and pianist **Mary Ann Baclao**.

President Ablaza and lawyer **Henry Villarica** conferred the CPPI's business philosophy recognition award to 15 members including **Lina Gison** of Pasay Pawnshop, a former director of CPPI.

During dinner, an audio-visual presentation of CPPI's past presidents, its vision and mission, was shown, receiving loads of applause, dahlings.

While the program was going on, *moi* couldn't help admiring the awesome décor by the talented **Jun-Jun Ablaza** who did a fab job decorating the main ballroom.

Then the real fun began, *palanggas*, when the hot band of **Marcy David** got everyone on the dance floor till way, way past all these hotshot pawnbrokers' usual bedtime.

Grand launch

This Saturday, all roads will definitely lead to the popular Amigo Terrace Hotel for the hottest ticket of the month.

Philippine Tatler Magazine, the country's *numero uno* social, cultural and lifestyle magazine, will launch its August issue with a grand cocktail party at the hotel's ballroom, *palanggas*.

Thirteen prominent Ilonggos are featured in a spectacular photo essay, "Southern Gentry." It's an inside look at the way of life of these old-wealth sugar barons and baronesses.

The photographs were taken by top lensman **Wigs Tysmans** with famous landmarks of the heritage city of Iloilo as background.

The ballroom will be transformed into an ultra-glamorous setting through the magic of interior designer par excellence **Mike Caling**. To complement the décor, master culinary expert **Maridel Padilla-Uygongco** will whip up sumptuous hors d'oeuvres for everyone's delight.

Needless to say, *palanggas*, top society hotshots, political bigwigs and captains of industry are expected.

A weeklong exhibit of photographs of these 13 prominent Ilonggos will open at the Ground Circle of Robinsons Place Iloilo, the next day.

And who will be on the cover? The Philippine Tatler scored another coup with no less than young tycoon and international polo player, handsome **Iñigo Zobel**, photographed by ace photographer **Alex van Hagen**. Popular photographer **Denise Weldon** took the photos for the inside pages.

This affair is made possible by Smart Infinity, GMA 7 Kapuso Network and Amigo Terrace Hotel; and through the efforts of editor in chief **Anton San Diego**; lifestyle and society editor, yours truly (as in *moi*!); Iloilo's mega eventologist and in-demand PR **Nonoy Ybiernas**; and Panay News society columnist **John B. Castigador**.

Catch you there, *palanggas*!

Celebrity challenge

Black & Decker, the world's largest power tool manufacturer, crowned the new champions of its Challenge 2006.

Popular actor **Albert Martinez** beat crowd favorite **Ricky Davao**, television anchor **Cito Beltran** and action star **Ronnie Ricketts** in the first Black & Decker Celebrity Challenge, *palanggas*.

The 25-year-old **Ryan Taniegra** won the main championship round held at the Activity Center of SM Makati.

The super charismatic Albert, who breezed in with wife **Liezl** and his teenage daughters, said: "I've always been a huge Black & Decker fan. Having lived in the United States for quite some time, I got used to the idea of doing repair jobs by myself since it's quite expensive to hire repairmen there."

This actor for all seasons brought home a Black & Decker Workstation and Power Tool package, no less.

The challenge involved sinking five screws into a wooden board as quickly as possible using Black & Decker's popular cordless drill.

The awesome event, hosted by handsome **Paolo Abrera** and pretty-as-a-picture **Regine Tolentino**, drew thousands of spectators hoping to get a glimpse of their favorite stars.

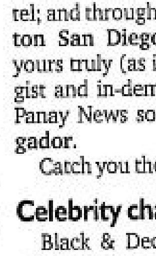
Having a great time were **Mariz Ricketts**, **Lander Vera Perez**, GMA 7's **Lhar Santiago**, Black & Decker's **Arlyn Onte** and **Chris de los Reyes**, Ace's **Mark Chua** and **Reuben Cruz**, and Ace hotshot president **Johnny Cobankiat**.

"Over the years, the response to the annual Black & Decker Challenge has been overwhelming, with hundreds of people participating since we started the competition four years ago," said **Anthony Allarey**, commercial manager for Black & Decker Philippines.

Black & Decker products enjoy recognition in over 100 countries, its global distribution unsurpassed in the power-tool industry.

The Black & Decker Challenge 2006 was presented by Ace Hardware and Hardware Workshop, in cooperation with SM Makati, *palanggas*.

WITHOUT BATTING AN EYELASH



Maurice Arcache

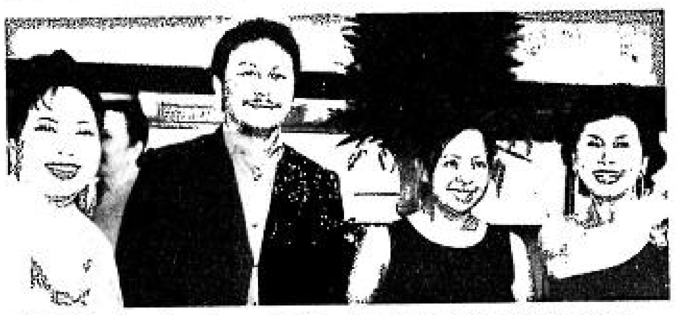
Photos by **Alex Van Hagen** using **Kodak** EasyShare system

LAWYER Araceli B. Magno

POPULAR Ambassador Johannes "Jan" de Kok of the European Commission and wife Agnes de Kok

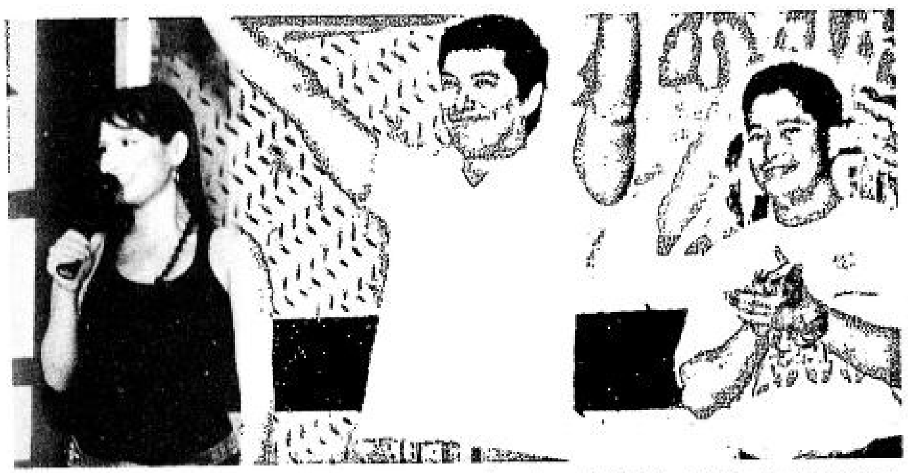
MANILLE'S hostess with the mostest, Consul of Guatemala, ultra-glam Mellie Ablaza; Johanna Montero; Lulu Castañeda; and Ambassador Jorge Montero of Chile

JOSÉ and Chloe Periquet, with Luz and Robert Cullen



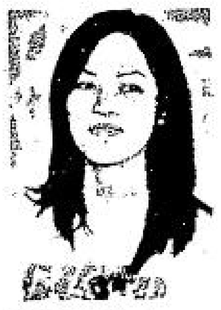
VICKY Tambunting, Baron Geisler, Tara Tambunting and Teresita Tambunting Liboro

COVER of Philippine Tatler's August issue, polo player Iñigo Zobel (left). Iloilo's "Southern Gentry": Judgee and Sarah Peña, Elena Jison-Golez, Manuel Loring, Virginia Castro-Segovia, Ruth Tirol-Jarantilla, Sandra Sarabia-Gomez, Emily Relucio Lopez and Tito Lopez. Photographed at Nelly's Garden (below)



GORGEOUS emcee Regine Tolentino announces the winner in the Black & Decker Celebrity Challenge—Albert Martinez is this year's King of the Drill.

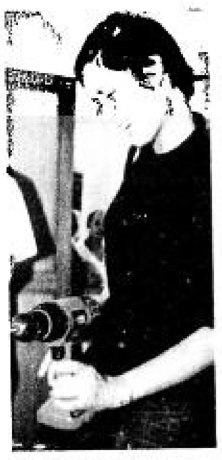
HANDSOME host Paolo Abrera



BLACK & Decker marketing manager Arlyn Onte

CHALLENGERS include Cito Beltran, Ricky Davao and Bill Velasco.

HOT MOVIE action star Ronnie Ricketts loses the challenge.



MARIZ Ricketts tries her skill in drilling.

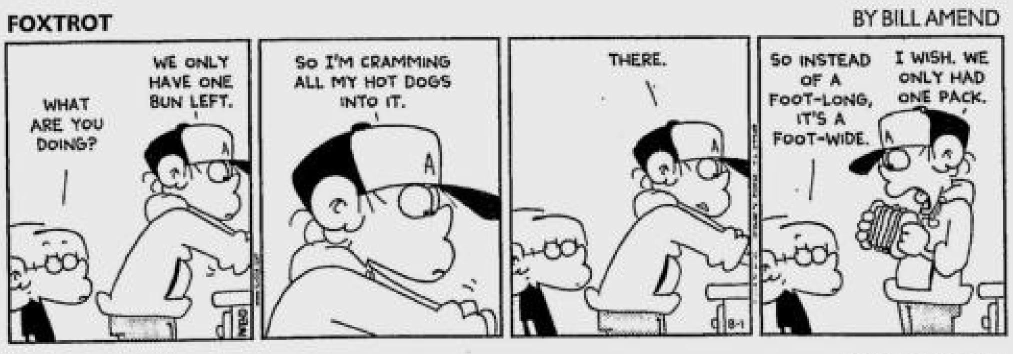
DZMM Radyo Patrol's Angelo Almonte

ComicRelief

e-mail feedback at arts@inquirer.com.ph

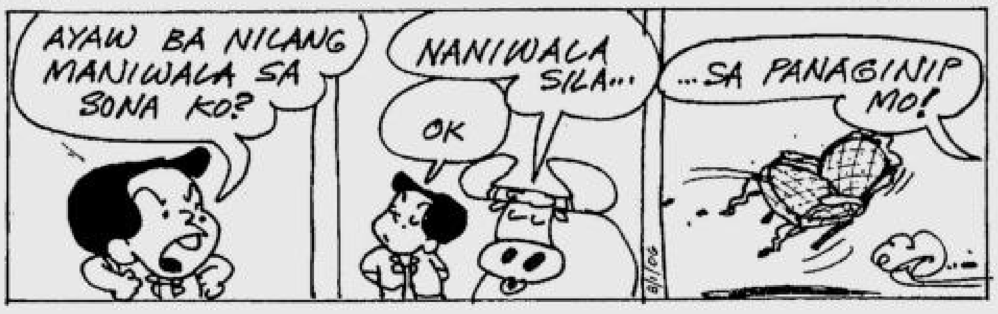
FOXTROT

BY BILL AMEND


WHAT ARE YOU DOING?
WE ONLY HAVE ONE BUN LEFT.
SO I'M CRAMMING ALL MY HOT DOGS INTO IT.
THERE.
SO INSTEAD OF A FOOT-LONG, IT'S A FOOT-WIDE.
I WISH. WE ONLY HAD ONE PACK.
8-1

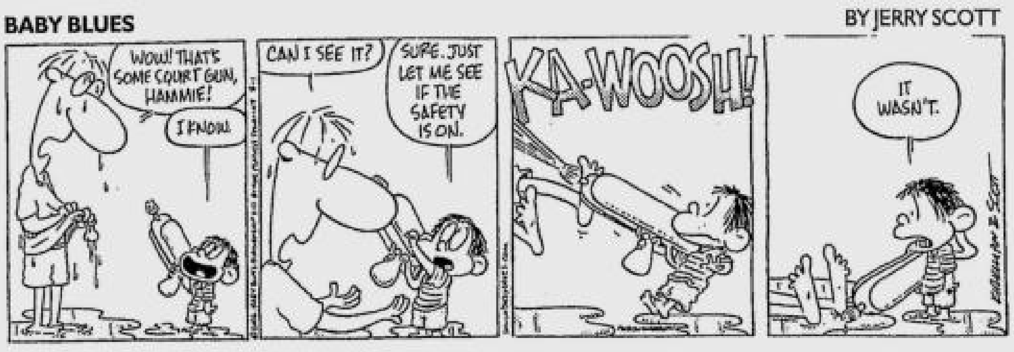
A. LIPIN

BY JESS ABRERA


AYAW BA NILANG MANIWALA SA SONA KO?
NANIWALA SILA...
OK
...SA PANAGINIP MO!
8/1/06

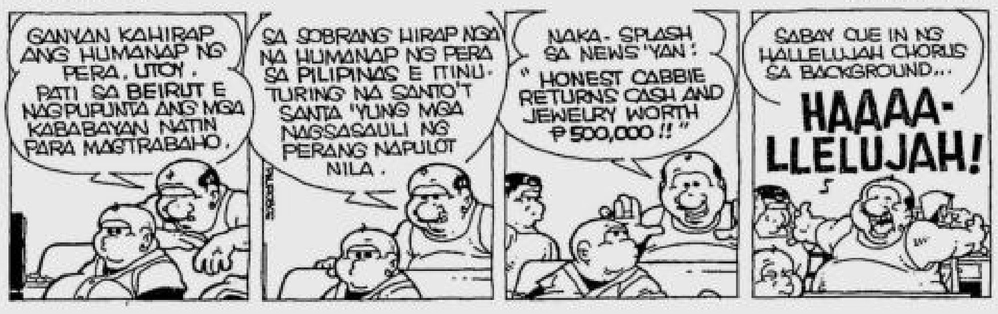
BABY BLUES

BY JERRY SCOTT


WOW! THAT'S SOME SQUIRT GUN, HAMMIE!
I KNOW.
CAN I SEE IT?
SURE. JUST LET ME SEE IF THE SAFETY IS ON.
KA-WOOSH!
IT WASN'T.

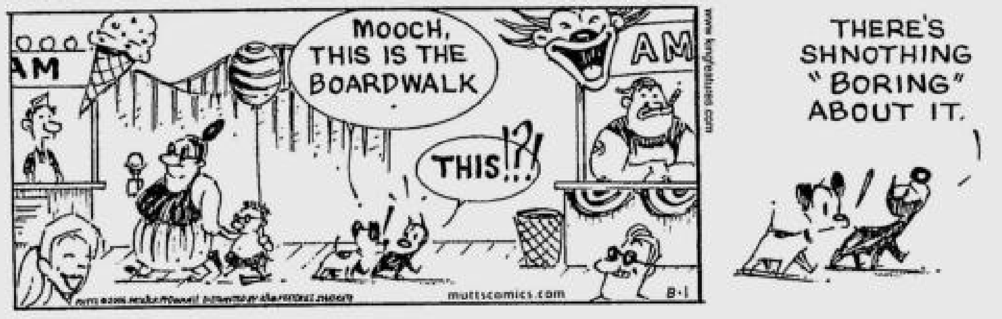
PUGAD BABOY

BY P.M. JUNIOR


GANYAN KAHIRAP ANG HUMANAP NG PERA, UTOY. PATI SA BEIRUT E NAGPUPUNTA ANG MGA KABABAYAN NATIN PARA MAGTRABAHO.
SA SOBRANG HIRAP NGA NA HUMANAP NG PERA SA PILIPINAS E ITINUTURING NA SANTO'T SANTA 'YUNG MGA NAGSASAULI NG PERANG NAPULOT NILA.
NAKA-SPLASH SA NEWS 'YAN: "HONEST CABBIE RETURNS CASH AND JEWELRY WORTH ₱500,000!!"
SABAY CUE IN NG HALLELUJAH CHORUS SA BACKGROUND...
HAAAA-LLELUJAH!

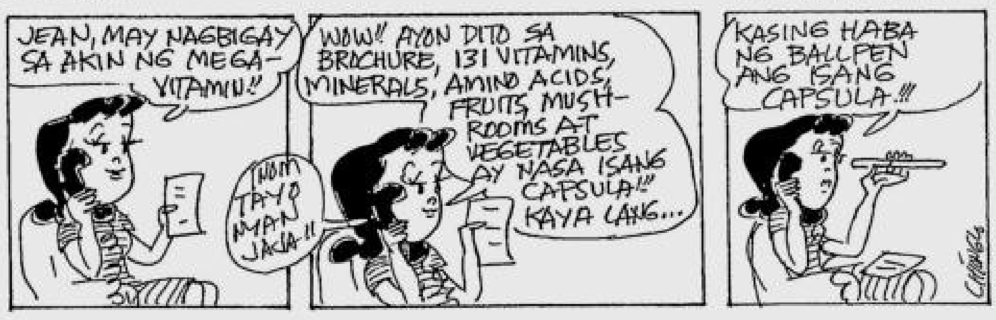
MUTTS

BY PATRICK McDONNELL


MOOCH, THIS IS THE BOARDWALK
THIS!?!
THERE'S SHNOTHING "BORING" ABOUT IT.
muttscomics.com
8-1

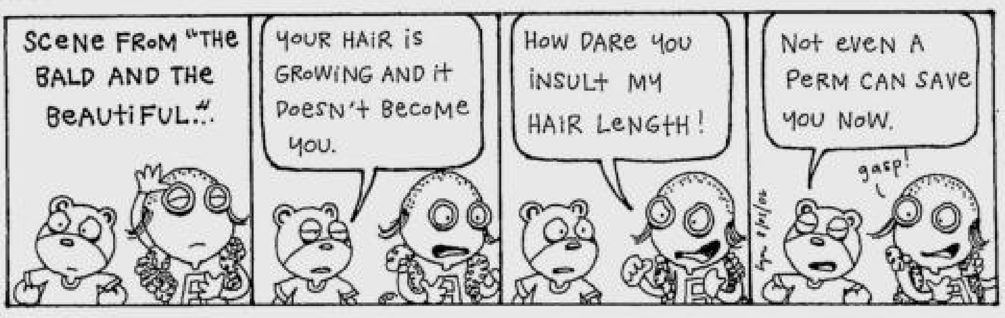
LOVEKNOTS

BY ELIZABETH CHIONGLO


JEAN, MAY NAGBIGAY SA AKIN NG MEGA-VITAMIN!!
WOW!! AYON DITO SA BROCHURE, 131 VITAMINS, MINERALS, AMINO ACIDS, FRUITS MUSHROOMS AT VEGETABLES AY NASA ISANG CAPSULA!!! KAYA LANG...
INOM TAYO NYAN JACK!!
KASING HABA NG BALLPEN ANG ISANG CAPSULA!!!

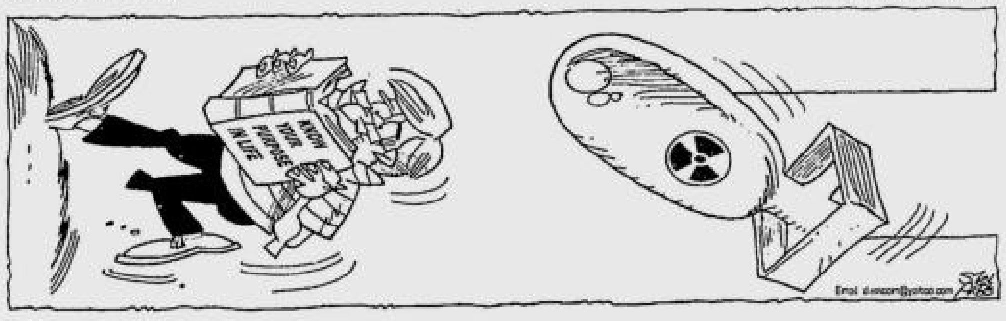
ATOMO AND WEBOY

BY LYRA GARCELLANO


SCENE FROM "THE BALD AND THE BEAUTIFUL."
YOUR HAIR IS GROWING AND IT DOESN'T BECOME YOU.
HOW DARE YOU INSULT MY HAIR LENGTH!
NOT EVEN A PERM CAN SAVE YOU NOW.
gasp!

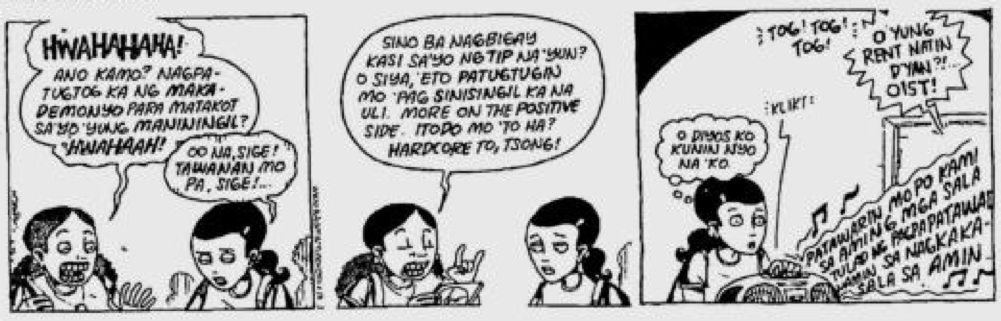
DIVINE COMEDY

BY STEVEN PABALINAS


KNOW YOUR PURPOSE IN LIFE

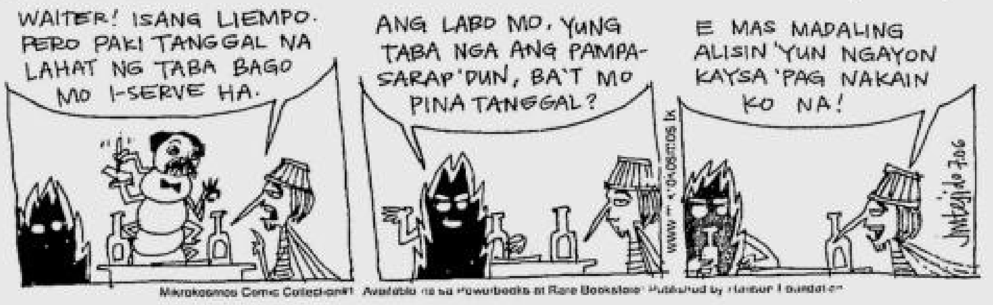
KIKO MACHINE

BY MANIX ABRERA


HWAHAHAHA! ANO KAMO? NAGPATUGTOG KA NG MAKA-DEMONYO PARA MATAKOT SA'YO 'YUNG MANININGIL? HWAHAHAH!
OO NA, SIGE! TAWANAN MO PA, SIGE!...
SINO BA NAGBIGAY KASI SA'YO NG TIP NA 'YUN? O SIYA, 'ETO PATUGTUGIN MO 'PAG SINISINGIL KA NA ULI. MORE ON THE POSITIVE SIDE. ITODO MO 'TO HA? HARDCORE TO, TSONG!
TOG! TOG! TOG!
O 'YUNG RENT NATIN D'YAN?!... OIST!
KLIK!
O DIYOS KO KUNIN NYO NA 'KO.
PATAWARIN MO PO KAMI SA AMING MGA SALA TULAD NG PAGPAPATAWAD NAMIN SA NAGKAKASALA SA AMIN

MIKROKOSMOS

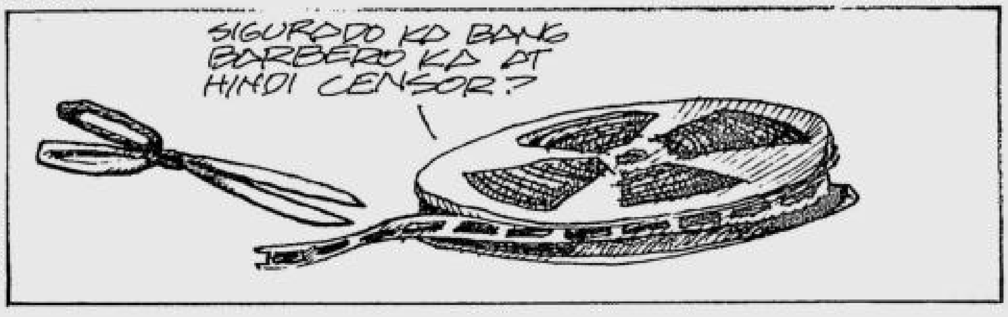
BY JOMIKE TEJIDO


WAITER! ISANG LIEMPO. PERO PAKI TANGGAL NA LAHAT NG TABA BAGO MO I-SERVE HA.
ANG LABO MO. YUNG TABA NGA ANG PAMPASARAP 'DUN, BA'T MO PINA TANGGAL?
E MAS MADALING ALISIN 'YUN NGAYON KAYSA 'PAG NAKAIN KO NA!
Tejido 7.06

Mikrokosmos Comic Collection#1 Available na sa Powerbooks at Rare Bookstore Published by Harbour Foundation

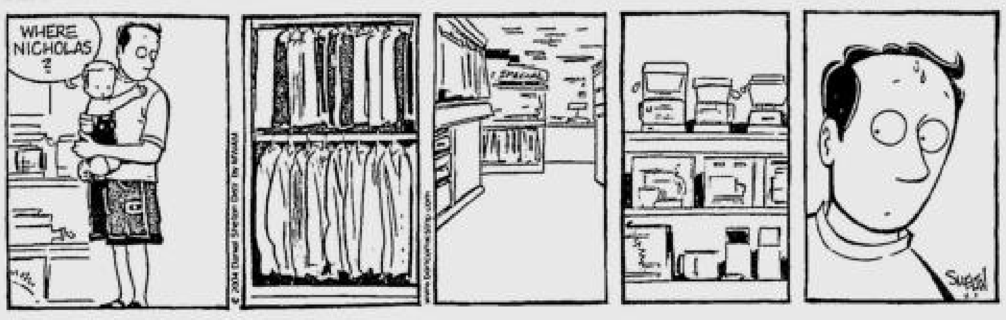
TULDOK

BY PAPU AND TATUM MILAMBILING


SIGURADO KA BANG BARBERO KA AT HINDI CENSOR?

BEN

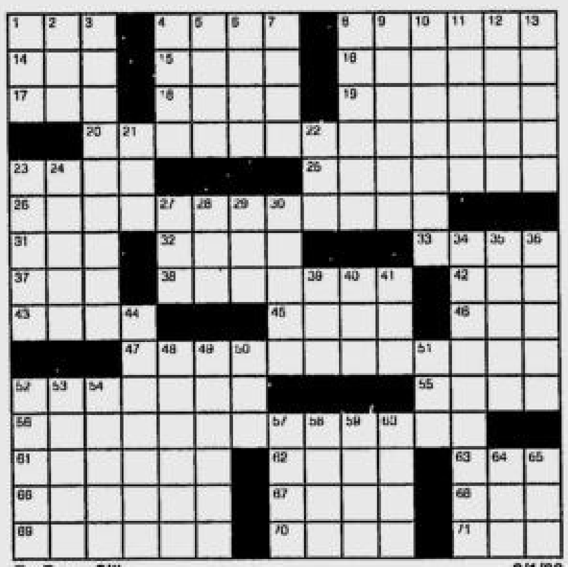
BY DANIEL SHELTON


WHERE NICHOLAS ?

DAILY CROSSWORD

ACROSS
1 Except that
4 Poking blows
8 Before hostilities
14 Kingston Trio hit
15 Soap additive
16 Break a promise
17 Armed conflict
18 Vitality
19 Classic tunes
20 Black Sabbath singer
23 Utah ski resort
25 Rips into
26 "I Love Lucy" role
31 Entrepreneurs' org.
32 "Mama's Family" role
33 Weeps uncontrollably
37 Bobby or Ben
38 Puzzle theme
42 Music genre
43 Zilch
45 Greek Cupid
46 Outer: pref.
47 Author of "Soft Pretzels with Mustard"
52 State police officer
55 Bone dry
56 Underground Railroad conductor
61 More jittery
62 Bruins of football
63 Forensic sampling
66 Groom-to-be
67 King David's predecessor
68 German article
69 Grabbed, as embers
70 Swiss artist
71 LXXIII x VII

DOWN
1 Autobahn auto
2 Actress Hagen
3 Four of cups, e.g.
4 Utah team
5 Et __ (and others)
6 Skeleton part
7 Desert lily
8 Investigator
9 Pop in new film
10 Motorcycle races
11 Temporary dams
12 Upper-stage rocket
13 Return to default
21 Ringo's oldest son
22 RR stop
23 Fiery crime
24 Zodiac scales
27 Yang's partner
28 Future school?
29 Feeling peaked
30 Checked out
34 Not restrained by limits
35 Sparring dog?
36 Germ cell
39 Sphere
40 Clause negator
41 Compass dir.
44 Worshipful
48 For each one
49 Swerved
50 NYC subway line
51 D.C. grp.
52 Sneaky snatch
53 Wireless
54 Body part
57 Walrus feature
58 Sch. with a Berkeley campus
59 Unhappy
60 Masculine
64 Veto
65 Singer DiFranco



By Barry Silk
McLean, VA

8/1/06

Monday's Puzzle Solved

D	O	M	■	S	T	E	P	P	E	■	I	M	A	M
E	R	E	■	L	A	G	E	R	S	■	S	A	G	A
F	A	L	L	O	N	O	N	E	S	K	N	E	E	S
E	C	L	A	T	■	■	■	■	M	E	E	T	S	■
C	L	O	G	■	B	A	A	I	N	G	■	T	W	O
T	E	N	■	S	A	L	V	E	■	■	E	R	I	N
■	■	■	C	A	R	T	E	■	I	G	N	O	R	E
■	T	H	U	M	B	O	N	E	S	N	O	S	E	■
S	H	A	R	E	S	■	G	A	L	A	S	■	■	■
P	U	R	E	■	■	B	E	R	E	T	■	E	A	T
A	D	D	■	U	T	U	R	N	S	■	A	V	E	R
■	S	A	F	E	R	■	■	■	■	I	R	O	N	Y
F	L	E	X	O	N	E	S	M	U	S	C	L	E	S
B	I	L	L	■	T	A	H	I	T	I	■	V	A	T
I	D	L	E	■	S	U	E	D	E	S	■	E	S	S

(C)2006 Tribune Media Services, Inc.
All rights reserved.

8/1/06

HOROSCOPE

YOU BORN TODAY: You're a rugged individualist. You are also a visionary who was born ahead of your time. This is why you are often misunderstood or unappreciated. However, you are also a realist. You see the world with gentle, understanding eyes; yet you sometimes withdraw from the insanity around you. The year ahead can be one of the best years of your life! Expect a miracle.

Birthdate of: Tom Leykis, controversial talk-show host; Jerry Garcia, musician; Herman Melville, writer.

ARIES (March 21 to April 19): You feel passionately intense about things today. Focus on your responsibilities for others. You might also define how you share property with someone.

TAURUS (April 20 to May 20): Today's Moon is opposite your sign. This makes you focus on partners and close friends. Do not assume others oppose you; it only feels that way.

GEMINI (May 21 to June 20): Do something to make you feel better organized in your life, either at work or at home. Devote 30 minutes to tidying up something or getting rid of what you no longer need.

CANCER (June 21 to July 22): Romance, love affairs and entertaining times could make this a flirtatious day for you. You feel creative and playful. You want to have fun!

LEO (July 23 to Aug. 22): Home, family and domestic matters are your primary concerns today. Conversations with parents might be significant. It's also a good day to shop for something for your home or for a family member.

VIRGO (Aug. 23 to Sept. 22): This is a busy day! Take care of errands. Discussions with siblings and neighbors are likely. It's a good day for contracts, shopping and negotiations.

LIBRA (Sept. 23 to Oct. 22): This is an excellent day for shopping and financial matters; however, it might be tough to collect money from others. People want to hold on to what they have today.

SCORPIO (Oct. 23 to Nov. 21): The Moon is in your sign today. This makes you feel more emotional than usual. However, it also tends to bring you a bit of good luck. (Yay!)

SAGITTARIUS (Nov. 22 to Dec. 21): You need peace and quiet today. Seek out a few moments of solitude if you can. In particular, you'll enjoy the outdoors with bright, blue skies overhead.

CAPRICORN (Dec. 22 to Jan. 19): A female friend could play an important role in your life today. Perhaps a confidential conversation will reveal secrets or reassure you in some way about something?

AQUARIUS (Jan. 20 to Feb. 18): Bosses, parents and teachers might figure prominently in your life today. Someone wants to tell you something. Whatever you do is more noticeable than usual.

PISCES (Feb. 19 to March 20): You want to escape dull routine today. You want to do something different! Take a different route home from work. Visit shops, stores or places you've never been to before.

CONCEPTIS SU DOKU

Conceptis Sudoku

by Dave Green

	6			2			4	
2			5			3		
		7			1			5
	1			8			6	
9			6			7		
		3			5			9
	7			1			8	
1			2			6		
		6			9			3

Difficulty Level ★★

8/01

©2006 Conceptis Puzzles, Dist. by King Features Syndicate, Inc.

HOW TO PLAY SU DOKU

Fill the grid so that every column, every row and every 3x3 box contains the digits 1 to 9.
Tips and program at www.sudoku.com

Answer to previous puzzle

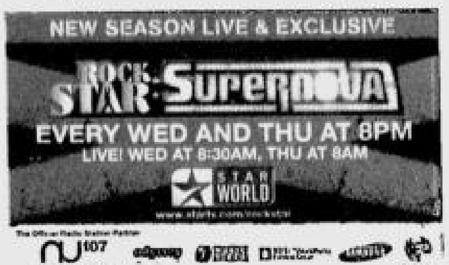
3	6	7	4	8	9	5	2	1
9	1	8	5	2	7	6	4	3
2	5	4	1	6	3	8	7	9
6	4	9	7	5	2	3	1	8
1	7	2	9	3	8	4	5	6
5	8	3	6	4	1	7	9	2
7	3	6	2	1	5	9	8	4
8	2	5	3	9	4	1	6	7
4	9	1	8	7	6	2	3	5

Difficulty Level ★

ENTERTAINMENT

Editor **Emmie G. Velarde**

sms feedback: inquirer ent name/age/city/message to 2207 (Globe) a s at pr_entertainment@inquirer.com.ph



MVP—Most Vulnerable Papa

DOLLY WOOD

Dolly Ann Carvajal

A PUREFOODS INSIDER TOLD me that **Kris Aquino** and **James Yap** had a tiff during the team's recent victory party. The story goes that while James was at the San Miguel office for the late-afternoon thanksgiving Mass, Kris was bugging him to attend the premiere showing of her movie "Sukob" at Megamall that same evening. She reportedly laid the guilt trip on him by saying she had supported him all through the championship games; ergo, he should be at the premiere.

As a wife, Kris has every right to demand that. But what about James' obligation to the team and his fans? As MVP (Most Valuable Player), his presence was a must at the victory party. James allegedly gave in and left just when the party was starting. Since Megamall is just across San Miguel, couldn't he have gone back to the party after escorting down the red carpet? Any couple ought to know the art of compromise. Is it too much to ask or too much to give?

After the movie, James returned to the fete, where he hurriedly signed some autographs and left pronto because he didn't want to keep Kris waiting in the car. Time and again, I've heard Kris say on TV that she's no longer a "brattinela." Is that just a spiel? When it comes to calling the shots, is it a deal or no deal for the Yaps? If it's James who says "yup" to Kris all the time, he is rightfully an MVP—Most Vulnerable Papa.

Suicide

MY heart goes out to this TV personality. She had an "MU" with a young actor but he told her to keep everything hush-hush. Just when she had fallen head over heels, he suddenly disappeared from her life. She lamented, "He led me on! Now I know why none of his relationships flourished. *Puro* press release *lang*. Now, when we bump into each other, he ignores me, or makes *parinig*. I'm beginning to wonder if the rumors that he's gay is true!"

Beware of guys like this. Falling for them is like committing "relationship suicide."

Clue: The couple used to appear in one show but not at the same time.

FYI (For Your Indulgence)

- **Ogie Alcasid** told me that

MVP/ D2

Gretchen is back

... with not just one but two movies and a mouthful on sister Claudine Barretto

By Bayani San Diego Jr.

HOURS BEFORE SHE flew to the United States, controversial star Gretchen Barretto granted INQUIRER Entertainment an interview, confirming that she is staging a comeback in not just one, but two movies.

She said she had just accepted two projects under Lily Monteverde's Regal and Orly Ilacad's Canary Films.

The Canary project is to be directed by Jose Javier Reyes and is part of the horror trilogy with the working title "Karma," an entry to this year's Metro Manila Film Festival.

"The rest of the cast hasn't been finalized. The only definite thing is that I'll play the lead, the mother, in the episode about an antique bed," she said.

The Regal movie is a "Desperate Housewives"-inspired drama-comedy with Dawn Zulueta, Pops Fernandez and Ruffa Gutierrez, directed by Eric Quizon.

"Its working title is 'Desperada,'" Gretchen said. "We play half-sisters. We have the same mom, but different fathers."

The mom is...

Being eyed as the mom is Ruffa's real-life mother, Annabelle Rama.

"We are trying to convince her *pa*. The problem is, Tita Annabelle's talent fee may be higher than ours," Gretchen said, laughing.

The script, penned by Roy Iglesias, revolves around the four sisters.

"We have different personalities, so conflicts arise. We will show the ups and downs in the sisters' relationships. We quarrel, but in the end, we still protect each other. It's not heavy drama *ha*? It's light and fun."

Since the four lead stars are *fashionistas*, should viewers brace themselves for a sartorial showdown?

"We are making sure that the movie will not just be a fashion show, that it will have a meaningful story about family and sisterly love."

Speaking of which, her estranged real-life sister Claudine Barretto told INQUIRER in an earlier interview that she "misses Gretchen."

"I'm not really surprised that she misses me," Gretchen said. "I'm a very passionate person. When I love, I give my all. That's why my loved ones tend to miss me when I don't see them ... In any case, it's not a crime to miss someone. Everyone's entitled to feel that."

She herself misses the movies.

"I've been away for the past 12 years. I'm excited and overwhelmed. I told Pops that I feel like I'm 14 years old again, doing my first movie."

But is she ready for the intrigues again? Wasn't she met with a slew of controversies after dropping out of

GRETCHEN/ D2

EASTWOOD CINEMAS
DOLBY DIGITAL SURROUND-EX
Eastwood City Walk 2, Eastwood City
E. Rodriguez Jr. Ave. (C-5) Quezon City

For inquiries, call:
687-6963
GUARANTEED SEATS
MOVIES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE

1	SUKOB 11:35, 2:05, 4:35, 7:05, 10:00 PG-13
2	JUST MY LUCK 1:20, 3:45, 6:10, 8:35, 11:00 GP
3	THE BREAK-UP 1:05, 3:35, 6:05, 8:35, 11:00 R-13
4	CLICK 12:40, 3:00, 5:20, 7:40, 10:20 PG-13

POWER PLANT CINEMA
Rockwell Center, Makati City ☎ Tel. No: 8981440-41
DOLBY DIGITAL SURROUND-EX

PIRATES OF THE CARRIBEAN 2 G 1:00,4:00,7:00,10:00	JUST MY LUCK G 1:10,3:30,5:50, 8:10,10:30	BREAK-UP R13 1:20,3:40,6:00, 8:20,10:35
CLICK PG13 12:50,3:10,5:30, 7:50,10:10	NACHO LIBRE PG13 1:30,3:35,5:40,7:45,9:50	SUKOB PG13 1:15,3:25,5:35, 7:45,10:00

MOVIES AND SCREENING SCHEDULES SUBJECT TO CHANGE WITHOUT PRIOR NOTICE. FOR VERIFICATION CALL 898-1440/41
MATINEE PHP 111.00 – SCREENINGS BEFORE 5:00 PM – MONDAY-FRIDAY

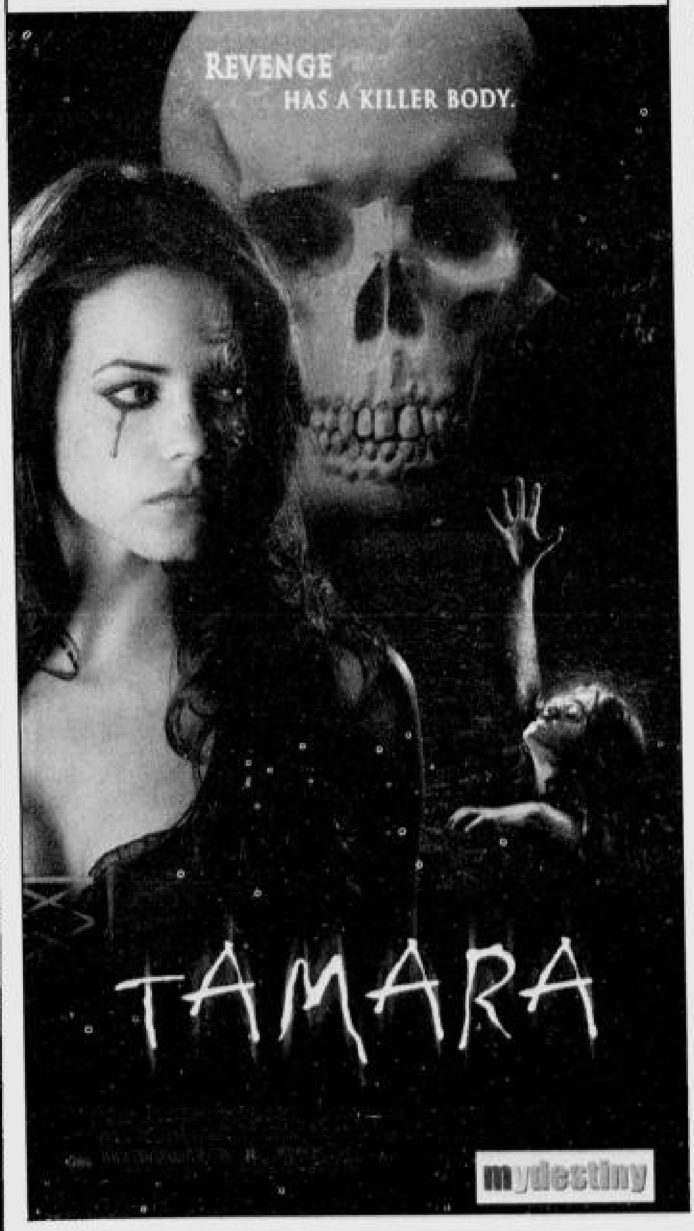
Fast decision. 10-year fixed.
Rock-bottom rates.
We bring your new home closer.

Fixing Period	Interest* Rate	Monthly Amortization**
1-year	10.00%	P 9,651
2-year	10.50%	P9,984
3-year	11.00%	P10,322
5-year	11.25%	P10,493
10-year	**11.50%**	**P10,665**

* Rates apply only for new term loan releases and purpose is acquisition, construction or refinancing. Rates are subject to change without prior notice.
** For every loan amount of P1,000,000 for 20 years.
Call 845-8772 or text PSBANK HOME AD <your name> <your landline nos.> <your email address> then send to 391-772 for Smart or 0917-890-2327 for Globe and other users.

Get it now at any PSBank branch nationwide.
PSBank Home Loan

OPENS TOMORROW
MTRCB R-13 STRICTLY FOR 13 YEARS OF AGE AND ABOVE
FROM THE CREATORS OF FINAL DESTINATION



REVENGE HAS A KILLER BODY.
TAMARA
mydestiny

SHANG CINEPLEX

① JUST MY LUCK
MTRCB GP
12.20, 2.45, 5:10, 7:35, 10.00

② THE BREAK-UP
MTRCB. R-13
12 00, 2 30, 5 00, 7 30, 10.00

③ SUKOB
MTRCB PG-13
12.20, 2.40, 5.00, 7.20, 9 40

④ CLICK
MTRCB PG-13
12.40, 3.00, 5 20, 7 40, 10:00

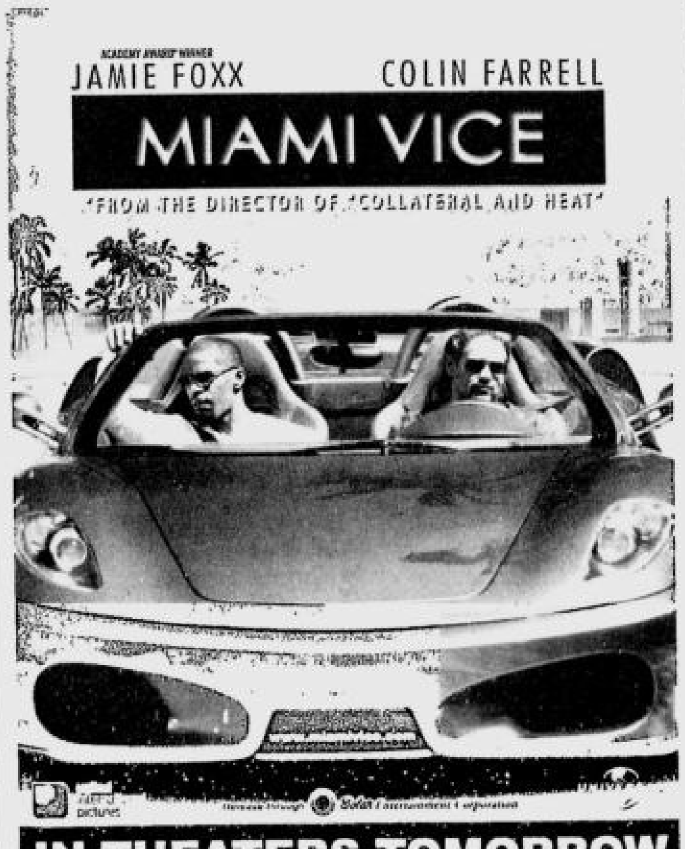
PREMIERE THEATRE
PIRATES OF THE CARIBBEAN 2
12 30, 3 40, 6 50, 10 10
MTRCB GP

Movies and schedules are subject to change without prior notice.

Catch the Cineplex Special
A Blockbuster Gift for All Season
The Shang Cineplex Gift Certificates
Cinema Treats for Cinema 1,2,3 and 4
Premiere Rewards for Premiere Theatre

Call 633-7851, loc 171 or 633-2227 for more details
Shangri-La Plaza

PHILIPPINE DAILY INQUIRER
Where You Find The Best.
JOB Market
YOUR CONNECTION TO BETTER PEOPLE. BETTER JOBS



IN THEATERS TOMORROW

MTRCB R-18 STRICTLY FOR ADULTS

THE THRILL IS IN THE HUNT.
30,000 are reported missing in Australia every year. Some are never seen again.
This is the story of three young backpackers and their terrifying journey after being abducted in the isolated Outback.
Prepare to experience REAL horror!
BASED ON TRUE EVENTS
WOLF CREEK

OPENS TOMORROW
Robinson's: Ermita, Galleria, Metro East, Nova, Pioneer, Shangri-la Plaza, Rockwell Glorietta 4, Market Market, Gateway, Ali Mall, Remar, Cinerama, Gotesco Recto, Roben, Star Mall, Greenhills, Sta Lucia, Alabang Town, Festival, Metropolis, Masagana, Libertad

MVP—Most Vulnerable Papa

his latest duet with **Regine Velasquez** ("Hindi Ko Na Kayang Masaktan Pa") is about a gay relationship. "So many of my gay friends complain that their relationship with their *papa* is one-sided. They feel drained, yet they keep giving. I feel their pain, so I thought of writing a song about that. I'm not saying that's how all gay relationships end up. Emotional abuse also happens between a man and a woman." The video of the song shows Ogie and Regine both in tears. I kidded him: "Will you cry if you lose Regine?" Without hesitation he admitted, "Yes… if I lose her as a singing partner!" Amid all the crazy rumors about them, they just *duet* together!

- **Marvin Agustin** used to be a bartender at Tia Maria's; now he's a bar owner and restaurateur. That's what hard work and real talent can do. I enjoyed pigging out at his Café Tentitas (Gateway 3F). Glorious Pinoy homecooking! Then I had a blast of a nightcap at his Oyster Boy (Cubao). He also has a Japanese resto in Shangri-La mall. Some stars just have the ingredients but haven't found the right recipe for success. Marvin has!

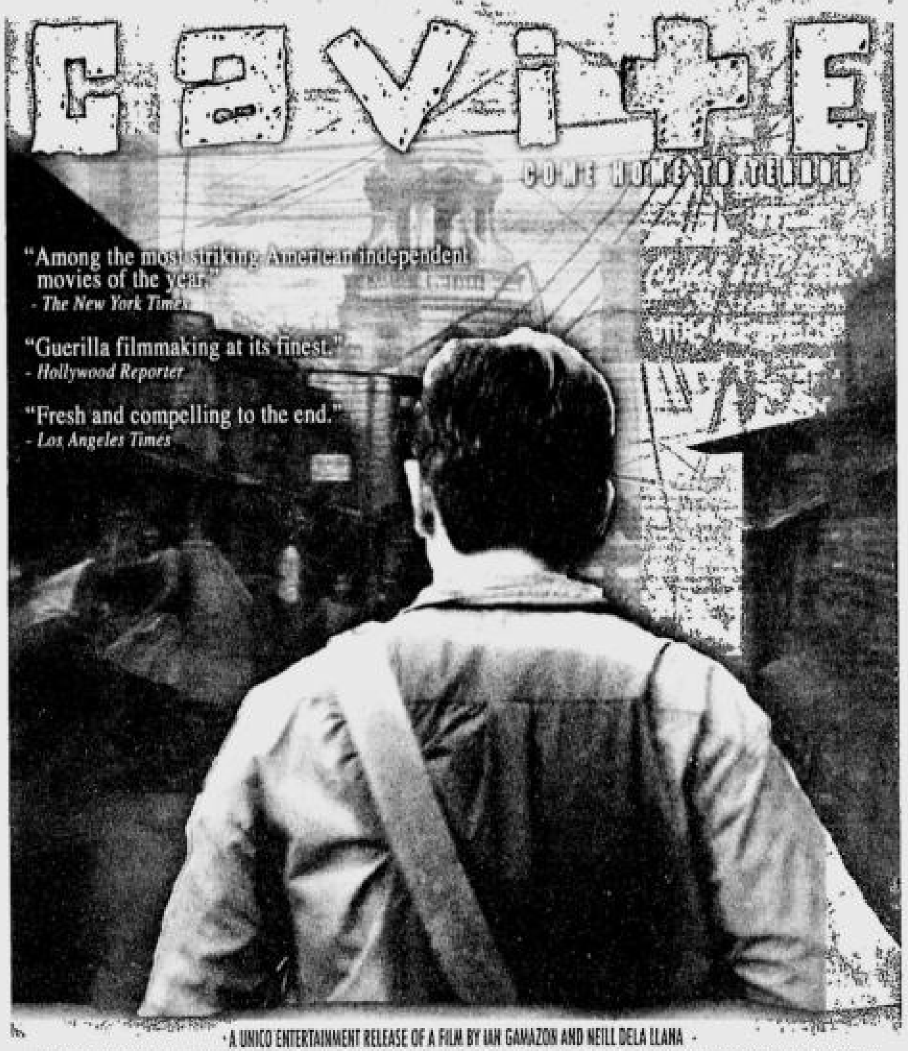
- **Paolo Contis says** his relationship with Isabel Oli work because they have no rules. "When there are too many do's and don'ts, you're bound to screw up." I second the emotion. Sometimes the best way to handle a BF/GF is not to handle him/her at all.

- **Arnell Ignacio** always cracks me up. In between dishing out pieces of gay advice to IC he told me, "I got married and had a kid. I tried being straight but it got my life crooked!"

- Regal Entertainment and acclaimed young director **Quark Henares** are thrilled about "Super Noypi"—a movie about a group of new Pinoy super-heroes portrayed by **Mark Herras, Jennylyn Mercado, Polo Ravales, John Prats, Aaron Juntas** and **Rian Ramos. Mother Lily** brought in Hollywood people for the special effects and prosthetics. The movie shows Manila 75 years from now, with flying

OPENS TOMORROW
Exclusively at SM Digital Theaters
SM North EDSA, SM Megamall, SM Manila, SM Centerpoint, SM Fairview,
SM Southmall, SM Cebu, SM Davao, SM Pampanga, SM Clark.

A Film by Ian Gamazon and Neill Dela Llana


cavite
COME HOME TO TERROR
"Among the most striking American independent movies of the year."
- The New York Times
"Guerilla filmmaking at its finest."
- Hollywood Reporter
"Fresh and compelling to the end."
- Los Angeles Times

A UNICO ENTERTAINMENT RELEASE OF A FILM BY IAN GAMAZON AND NEILL DELA LLANA
STARRING IAN GAMAZON DOMINIQUE GONZALES MUSIC BY ATO MARIANO PRODUCED, WRITTEN, DIRECTED AND EDITED BY IAN GAMAZON & NEILL DELA LLANA

WINNER

2005
MAVERICK AWARD FOR BEST FEATURE NARRATIVE
WOODSTOCK FILM FESTIVAL

2005
BEST FEATURE
HAWAII INTERNATIONAL FILM FESTIVAL

2006
SOMEONE TO WATCH AWARD
TO IAN GAMAZON AND NEILL DELA LLANA
INDEPENDENT SPIRIT AWARDS

2005
SPECIAL JURY AWARD
SAN FRANCISCO INTERNATIONAL FESTIVAL

2005
SPECIAL JURY AWARD
SXSW FILM FESTIVAL

BASED ON THE #1 BEST-SELLING SPY NOVEL BY ANTHONY HOROWITZ
STORMBREAKER
ALICIA SILVERSTONE
IS JACK STARBRIGHT
GIRL FRIDAY-MI6
OPENS AUG. 9

glorietta
GREENBELT
ALABANG TOWN CENTER
AYALA CENTER CEBU
MARKET! MARKET!
Ayala Malls

AT THE CINEMAS
THX
Reserve your tickets by texting SURESEATS GB3 or SURESEATS G4 to 2333 (Globe) or 211 (Smart) or log on to www.sureseats.com for web reservations.
Movie schedules may change without prior notice. For verification, please call 729 7777

G1 GLORIETTA 1	1 JUST MY LUCK	2 CLICK	3 THE BREAK-UP	4 SUKOB
G4 GLORIETTA 4	1 JUST MY LUCK	2 THE BREAK-UP	3 THX PIRATES OF THE CARRIBEAN 1:00, 4:10, 7:20, 10:30 GUARANTEED SEATS	
	4 THE PRODUCERS	5 LADY IN THE WATER	6 SUKOB	7 CLICK
GB1 GREENBELT 1	1 JUST MY LUCK	2 THE BREAK-UP		
GB3 GREENBELT 3	1 THX THE BREAK-UP 2:20, 4:35, 6:50, 9:05, 11:20 GUARANTEED SEATS	2 THX CLICK 1:30, 3:40 GUARANTEED SEATS		
	3 THE PRODUCERS 12:30, 3:15, 6:00, 8:45, 11:30 GUARANTEED SEATS	4 JUST MY LUCK 2:20, 4:35, 6:50, 9:05, 11:20 GUARANTEED SEATS	5 SUKOB 12:20, 2:30, 4:40, 6:50, 9:00, 11:10 GUARANTEED SEATS	
ATC ALABANG TOWN CENTER	1 THX SUKOB	2 CLICK		
	3 THE BREAK-UP	4 LADY IN THE WATER	5 JUST MY LUCK	
ACC AYALA CENTER CEBU	1 SUKOB	2 PIRATES OF THE CARRIBEAN: DEAD MAN'S CHEST	3 UNITED 93	4 AMERICAN HAUNTING
M2 MARKET! MARKET!	1 SUKOB	2 PIRATES OF THE CARRIBEAN: DEAD MAN'S CHEST		
	3 WHITE LADY	4 JUST MY LUCK	5 THE BREAK-UP	

At the Activity Center

Customer Service text hotline: 0917 6095900
Customer Service Numbers: Glorietta - 752 7272; from 10am to 8pm
Greenbelt - 752 4853, from 11am to 12mn
Alabang Town Center - 842 2782; from 10am to 8pm
Ayala Center Cebu - (032) 231 5342 loc 324
Market! Market! - 886 7519

GLORIETTA	ALABANG TOWN CENTER
Diabetes Week July 23, 2006	Samsung Exhibit July 31 to Aug. 9, 2006
AYALA CENTER CEBU	MARKET! MARKET!
Kikay Category Sale Event July 23, 2006	Kimoni Badminton July 22 to 23, 2006

GREENBELT — Jazz Nights at GB 2
July 26, 2006

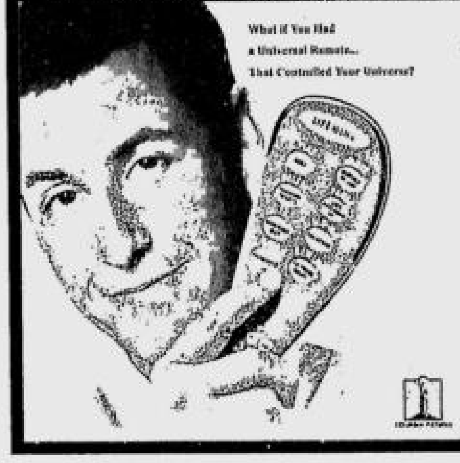
Greenbelt's Onstage

Ayala MUSEUM — Ode To The Pasig River
June 27 to August 27, 2006
For inquiries, please call 757-7117 to 21 loc 29 or visit www.ayalamuseum.org

NOW SHOWING EXCLUSIVELY AT GLORIETTA 4 & GREENBELT 3 CINEMAS!

NATHAN LANE
MATTHEW BRODERICK
UMA THURMAN
WILL FERRELL
THE PRODUCERS
Ayala Malls Cinemas
COLUMBIA PICTURES
WMC 89.1
MTRCB Rating: PG-13

The movie classic that became a Broadway sensation now becomes a movie musical event!


What if You Had a Universal Remote... That Controlled Your Universe?

Be among the first to watch at regular admission price
SPECIAL SNEAK PREVIEW
ADAM SANDLER
CLICK
KATE BECKINSALE CHRISTOPHER WALKEN
TODAY
JULY 31 (MON.) & AUGUST 1 (TUE.)
GLORIETTA 4
GLORIETTA 1
GREENBELT 3
ALABANG TOWN CENTER
MARKET! MARKET!
MTRCB Rating: Parental Guidance 13 (PG-13)
Regular run begins Aug. 9 at Ayala Malls Cinemas
Ayala Malls Cinemas

Ayala
GREENBELT 1
Shopping Spree!
Winning Spree!
Get a chance to win exciting prizes for every P300 worth of purchase
May 6 - October 31, 2006
Per DTI-NCR Permit No. A1-342, Series of 2006
GREENBELT

From page D1

REGINE VELASQUEZ and Ogie Alcasid

jeepneys and all! *Psst, para! Parachute!*

'Men's Room'

"MEN'S Room," the show that broke the trend of your typical toe-curling investigative journalism for late night TV, is on its sixth season. It provides essential information and entertainment for the upwardly mobile urban male. **Will Devaughn** (Manila's hottest male model today) and **Jocelyn Oxlade** (Miss Photogenic, Miss Hawaiian Tropic International) are the new hosts. Catch it Wednesdays, 11:30 p.m., on Studio 23.

Gen Pink mag

IN A spectacular tour-de-force by Generation Pink (GP) magazine, the country's most popular *contravidas* converged for a major photo shoot that's sure to be a landmark in the industry. Featuring **Jean Garcia, Gladys Reyes, Mylene Dizon, Pinky Amador, Cherie Gil** and **Celia Rodriguez**, the pictorial by ace lensman **Mark Nicdao** is truly a sight to behold.

GP editor in chief **Kenji Nuñez** conceptualized the shoot to empower the country's GLBT sector. "We decided to bring together these well-loved 'villains' because their images alone provide inspiration for the 'pink community,' especially those who are not yet so confident about themselves," Kenji shares. Grab a copy now!

For feedback, e-mail wateringholeshangrila@yahoo.com.

CLAUDINE BARRETTO

Gretchen is back

From page D1

the Bong Revilla-Ai-Ai de las Alas comedy "Kapag Tumibok ang Puso"?

"That's the least of my worries," Gretchen said. "I live and breathe intrigues. It's part of life."

To prepare for her back-to-back comeback, she left for the US last week for a three-week vacation with daughter Dominique and partner Tony Boy Cojuangco.

"Apart from spending quality time with Tony and my daughter, I'd like to focus on dieting and exercising while there. I'll also shop for new outfits for the two movies. I want to look and give my best."

She admitted that because of her "excitement," she caught the flu recently.

"I'm better now," she said. "I don't want to pressure myself. I just want to enjoy making the two movies. If only I could accept all the offers, but I don't want to push it. Tony Boy might get upset."

ROBINSONS MOVIEWORLD CINEMAS MOVIE GUIDE

CINEMA ACCESS
635-5555
FOR ALL BRANCHES

www.robinsonsmovieworld.com

MOVIES/SCHEDULES/PRICES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE

GALLERIA 632-9116

1 LADY IN THE WATER • THX
12:20 2:40 5:00 7:20 9:40

2 JUST MY LUCK
12:30 2:50 5:10 7:30 9:50

3 THE BREAK-UP
12:20 2:45 5:10 7:35 10:00

4 PIRATES OF THE CARIBBEAN 2
12:30 3:40 6:50 10:00

5 SUKOB
12:30 2:50 5:10 7:30 9:50

6 CLICK Sneak Preview
12:20 2:45 5:10 7:35 10:00

7 WILD ORCHID 2
12:20 2:45 5:10 7:35 10:00

8 RV RUNAWAY VACATION
1:10 3:20 5:30 7:40 9:50

9 NACHO LIBRE
1:10 3:20 5:30 7:45 10:00

10 SUPERMAN RETURNS
12:30 3:40 6:50 10:00

ERMITA 536-7809 to 12

1 SUKOB
12:30 2:50 5:10 7:30 9:50

2 NACHO LIBRE
12:00 2:00 4:00 6:00 8:00 10:00

3 PIRATES OF THE CARIBBEAN 2
12:30 3:35 6:40 9:50

4 CLICK
Sneak Preview

5 THE BREAK-UP
12:30 2:50 5:10 7:30 9:50

6 LADY IN THE WATER
12:00 2:00 4:00 6:00 8:00 10:00

7 JUST MY LUCK
12:30 2:50 5:10 7:30 9:50

METRO EAST 682-8193 • 682-8199

1 LADY IN THE WATER
12:25 2:35 4:45 6:55 9:00

2 SUKOB
1:40 2:00 4:20 6:40 9:00

3 NACHO LIBRE
1:00 3:00 5:00 7:00 9:00

4 PIRATES OF THE CARIBBEAN 2
11:45 2:50 5:55 9:00

5 THE BREAK-UP
12:05 2:15 4:25 6:40 9:00

6 JUST MY LUCK
11:05 1:35 4.05 6:35 9:05

7 SUPERMAN RETURNS
12:00 3:00 6:00 9:00

8 CLICK
Sneak Preview

NOVALICHES 935-3231 / 935-3229-30

1 PIRATES OF THE CARIBBEAN 2
2 SUKOB
3 JUST MY LUCK
4 LADY IN THE WATER
5 CLICK Sneak Preview

CITISQUARE MALABON 288-2575

1 SUKOB
2 PIRATES OF CARIBBEAN 2
3 RESERVE
4 RESERVE

PIONEER 687-6378

1 JUST MY LUCK
2 CLICK Sneak Preview
3 SUKOB
4 THE BREAK-UP

"MIAMI VICE" TRIVIA PROMO

Answer the "Miami Vice" trivia questions in our daily movieguide. Cut and drop entries at any Robinsons Movieworld branch on or before August 16. Winners will get any of the following:

- Crowne Plaza Galleria Manila Gift Certificate
- Gift packs from Solar-UIP
- Robinsons Gift Certificate

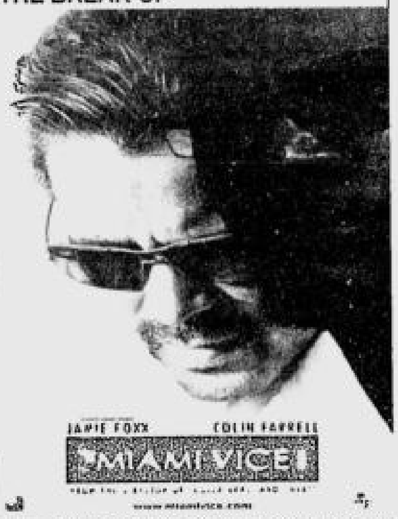
*winners will be notified via registered mail only.

Tune in to Wave 89.1 to win free movie invites.

Wave 89.1 "MIAMI VICE" Car Stick-On

Drive by Robinsons Malls and get a limited "Miami Vice" sticker and other exciting giveaways.

JULY 29 (Saturday) 3:00-6:00PM
(Robinsons Pioneer Driveway)
AUGUST 04 (Friday) 3:00-6:00PM
(Robinsons Metro East Driveway)



showing at
ROBINSONS MOVIEWORLD
on AUGUST 02

STA. ROSA (049) 837-0907

1 PIRATES OF THE CARIBBEAN 2
2 CLICK Sneak Preview
3 THE INSIDE MAN
4 SUKOB

LIPA (043) 757-3664 (043) 312-5870

1 THE FAST AND THE FURIOUS 3
2 SUKOB
3 WHITE LADY
4 SEE NO EVIL

DASMARIÑAS (046) 852-2125 (046) 416-4332

1 LADY IN THE WATER
2 WILD ORCHID 2
3 SUKOB
4 THE NUN
5 CLICK Sneak Preview

ANGELES (045) 892-2348

1 AN AMERICAN HAUNTING
2 CLICK Sneak Preview
3 WHITE LADY
4 SUKOB

IMUS (046) 875-3838 (046) 471-8188

1 PIRATES OF THE CARIBBEAN 2
2 WILD ORCHID 2
3 SUKOB
4 JUST MY LUCK
5 CLICK Sneak Preview

STARMILLS (045) 875-1927 (045) 961-5270

1 WILD ORCHID 2
2 SUKOB
3 WHITE LADY
4 LOVE WRECKED
5 CLICK SNeak Preview
6 PIRATES OF THE CARIBBEAN 2

BACOLOD (034) 441-0463 (034) 441-0459

1 LADY IN THE WATER
2 PIRATES OF THE CARIBBEAN 2
3 SUKOB
4 LOVE WRECKED
5 I WANNA BE HAPPY
6 NACHO LIBRE

ILOILO (033) 336-8070

1 PIRATES OF THE CARIBBEAN 2
2 SUKOB
3 I WANNA BE HAPPY
4 NACHO LIBRE

The
Perfect Gift
All Year Round

A Pre Paid Movie Pass to the Hottest Seats in town.

Get Special discounts for volume purchases!

For marketing and events/reservations please call Marketing Services Department at 687-7945 to 47 locals 14 and 15

---

movietime SHOWTIME

SM CINEMA
SHARE A MOVIE WITH A LOVED ONE

SM DIAL-A-MOVIE 833-0899*

Your life as a movie

BIG MOVIES • BIG STARS • BIG SHOWS • BIG EVENTS

movietime

BIG MOVIE
Be the 1st to watch these new movie

JULIA ROBERTS
NICOLAS CAGE
MERYL STREEP
PAUL GIAMATTI
AN EPIC BATTLE OF TINY PROPORTIONS!
the antBULLY

THE FUN AND AMAZING ADVENTURE OF
the antBULLY
BEGINS ON AUGUST 2 AT
SM CINEMA
SM MALL OF ASIA CINEMAS
THE PODIUM
SEE AND EXPERIENCE THE ENTIRE MOVIE IN 3D AT
SAN MIGUEL Coca-Cola IMAX THEATRE

METRO MANILA

SM MALL OF ASIA 556-0104
SAN MIGUEL Coca-Cola IMAX THEATRE
EVEREST
11:00 AM 12:30PM 05:00PM
SUPERMAN RETURNS
02:00PM 11:00PM
PREMIERE CINEMA
SUKOB
DIRECTOR'S CLUB
PIRATES OF CARIBBEAN
CENTERSTAGE
RESERVED
1 THE BREAK-UP
2 PIRATES OF CARIBBEAN
3 JUST MY LUCK
4 SUKOB
5 SUKOB
6 CLICK

THE PODIUM
CINEMA 1
THE BREAK-UP
CINEMA 2
CLICK
633-8976

SM CITY SOUTHMALL 806-6888
1 SUKOB
2 PIRATES OF CARIBBEAN
3 CLICK
4 SUKOB
5 JUST MY LUCK
6 LADY IN THE WATER
7 SUPERMAN RETURNS
8 THE BREAK-UP
9 WHITE LADY

SM CITY BICUTAN 776-3055
1 JUST MY LUCK
2 SUKOB
3 CLICK
4 PIRATES OF CARIBBEAN

SM MEGACINEMA 633-1901
1 THE BREAK-UP
2 JUST MY LUCK
3 SUKOB
4 PIRATES OF CARIBBEAN
5 SUPERMAN RETURNS
6 LADY IN THE WATER
7 NACHO LIBRE
8 RV
9 WHITE LADY
10 SUKOB
11 CLICK
12 FAST AND FURIOUS 3

SM CITY FAIRVIEW 935-0749
1 RV
2 SUPERMAN RETURNS
3 NACHO LIBRE
4 PIRATES OF CARIBBEAN
5 THE BREAK-UP
6 SUKOB
7 CLICK
8 LADY IN THE WATER
9 WHITE LADY
10 SUKOB
11 I WANNA BE HAPPY
12 LADY IN THE WATER

SM CITY STA. MESA 716-1416
1 PIRATES OF CARIBBEAN
2 JUST MY LUCK
3 CLICK
4 SUKOB
5 SUKOB
6 LADY IN THE WATER
7 SUPEWHITE LADY
8 WHITE LADY
9 THE BREAK-UP
10 NACHO LIBRE

SM CITY SAN LAZARO 786-2488
1 PIRATES OF CARIBBEAN
2 JUST MY LUCK
3 CLICK
4 THE BREAK-UP
5 SUKOB
6 SUKOB

SM NORTH EDSA 929-5452
THE BLOCK
1 JUST MY LUCK
2 SUPERMAN RETURNS
3 THE BREAK-UP
4 PIRATES OF CARIBBEAN
5 PIRATES OF CARIBBEAN
6 WHITE LADY
7 SUKOB
8 LADY IN THE WATER
9 RV
10 NACHO LIBRE
11 CLICK
12 SUKOB

SM CITY MANILA 523-9240
1 JUST MY LUCK
2 THE BREAK-UP
3 LADY IN THE WATER
4 PIRATES OF CARIBBEAN
5 SUPERMAN RETURNS
6 CLICK
7 SUKOB
8 LOVEWRECKED
9 WHITE LADY
10 SUKOB
11 NACHO LIBRE
12 I WANNA BE HAPPY

SM CITY DASMARINAS (046)4323201-04
SUKOB
2 CLICK
3 LADY IN THE WATER
4 PIRATES OF CARIBBEAN

SM VALENZUELA 293-3917
PIRATES OF CARIBBEAN
2 CLICK
3 SUKOB
4 WHITE LADY

SM CITY SUCAT 829-4975
JUST MY LUCK
2 SUKOB
3 PIRATES OF CARIBBEAN
4 CLICK

SNEAK PREVIEW — FRESH NEW MOVIES

CATCH THE SNEAK PREVIEW
AT REGULAR TICKET PRICES ON JULY 31 AND AUGUST 1
AT THE FOLLOWING SM CINEMA BRANCHES:

Bacoor, Baguio, Bicutan, Clark, Dasmariñas, Fairview, Mall of Asia, Manila, Marilao, Megamall, Molino, North EDSA, Pampanga, San Lazaro, Sta. Mesa, Sta. Rosa, Southmall Sucat, Valenzuela, The Podium

REGULAR SHOWING ON AUGUST 9

DISTRIBUTED BY: COLUMBIA PICTURES

MTRCB RATING: PG-13

LUZON

SM CITY BAGUIO (074)6197838-39
1 PIRATES OF CARIBBEAN
2 UNITED 93
3 WHITE LADY
4 SUKOB

SM CITY MARILAO (044)9332013-17
1 LADY IN THE WATER
2 SUKOB
3 CLICK
4 PIRATES OF CARIBBEAN

SM CITY BACOOR (046)417-3868
1 LADY IN THE WATER
2 JUST MY LUCK
3 SUKOB
4 CLICK
5 PIRATES OF CARIBBEAN
6 SUKOB
7 WHITE LADY
8 SUPERMAN RETURNS

SM CITY BATANGAS 885-6401-04
1 PIRATES OF CARIBBEAN
2 SUKOB
3 FAST AND FURIOUS 3
4 WHITE LADY

SM CITY LUCENA (042)7108977-80
1 LAKE HOUSE
2 PIRATES OF CARIBBEAN
3 I WANNA BE HAPPY
4 SUKOB

SM CITY CLARK (045)625-5844-45
1 PIRATES OF CARIBBEAN
2 SUKOB
3 LADY IN THE WATER
4 CLICK
5 SUKOB
6 WHITE LADY

SM CITY PAMPANGA (045)9637681-85
1 SUKOB
2 PIRATES OF CARIBBEAN
3 WHITE LADY
4 CLICK
5 LOVEWRECKED
6 SUPERMAN RETURNS

SM SUPERCENTER MOLINO (046)474-3160
1 SUKOB
2 PIRATES OF CARIBBEAN
3 WHITE LADY
4 LOVEWRECKED

SM CITY STA. ROSA (049)5341265-66
1 CLICK
2 WHITE LADY
3 SUKOB
4 PIRATES OF CARIBBEAN

VISAYAS MINDANAO

SM CITY CEBU (032)231-3876
1 SUPERMAN RETURNS
2 PIRATES OF CARIBBEAN
3 UNITED 93
4 AMERICAN HAUNTING
5 SUKOB
6 SUPERMAN RETURNS
7 SUKOB
8 PIRATES OF CARIBBEAN

SM CITY ILOILO (033)3209422
1 I WANNA BE HAPPY
2 RESERVED
3 SUKOB
4 SUPERMAN RETURNS
5 PIRATES OF CARIBBEAN
6 WHITE LADY
7 RESERVED
8 NACHO LIBRE

SM CITY DAVAO (082)2976998
1 PIRATES OF CARIBBEAN
2 SUPERMAN RETURN
3 SUKOB
4 LADY IN THE WATER
5 SUKOB
6 UNITED 93

SM CITY CAGAYAN (088)859-2884
1 PIRATES OF CARIBBEAN
2 SUPERMAN RETURN
3 SUKOB
4 UNITED 93

SCHEDULES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE

EVENT CALENDAR — SM SHOWTIME — EVENT CALENDAR

MAXMEDIA presents
the APO experience

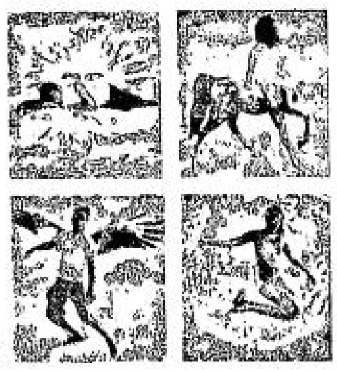
September 2, 2006
Saturday • 8:30 pm
THE PREMIERE THEATER
SM MALL OF ASIA

Tickets at
P800 (Balcony B)
P1,100 (Balcony A)
P1,325 (Orchestra)
(exclusive of ticketron charges)
RESERVED SEATS ON ALL SECTIONS
Tickets available at
National Book Store
TICKET WORLD
891-5610 / 891-9999
TOWER RECORDS
MAKATI • ALABANG

*FOR MORE INFORMATION ON MOVIE LISTING, MTRCB RATING, SCREENING SCHEDULES AND THE LATEST HAPPENINGS AT SM CINEMA

SPIN CITY

GRAPHIC DESIGN AND ART DIRECTION: COY PLACIDO



Why not, indeed?

SESSIONROAD'S THIRD ALBUM "Bakit Hindi (Why Not)?" is out.

And it gets a thumbs-up.

The group's second outing under Alpha Music, this collection is engaging and upbeat, to say the least, and consists of relaxing-enough music to drive by on a stormy night—and then again the morning after. And all day and the next.

Sessionroad's website uses words like "defensive" and "counterblow" to discuss the album's temperament. Strangely, though, we immediately warmed up to it and soon started to have fun.

The carrier single is "Blanko," clearly about spacing out after being dumped. But we played the CD again and again to hear the flirty "Landian" and witty "Preno" as well.

A bonus factor for the group's followers is the album cover design. Such a treat! See photos.

Rocksteddy's 'happy rock'

Rocksteddy's brand of "happy rock" is apparent in the single "Smile At Me," from the band's latest CD, "Tsubstatagilidakeyn" produced by 12 Stone Records under Sony BMG.

The single, Close-Up's campaign jingle, is a love ditty that follows up on "Lagi Mo Akong Dinededma."

Rocksteddy started as a Christian band in the mold of Switchfoot and Jars of Clay.

ROCKSTEDDY

M M T-A
METRO MANILA THEATERS ASSOCIATION
MOVIE GUIDE
NOW SHOWING

SHANG CINEPLEX
6th floor Shangri-la Plaza EDSA corner Shaw Boulevard, Mandaluyong City
1 JUST MY LUCK
2 THE BREAK-UP
3 SUKOB
4 CLICK (SNEAK PREVIEW)
PREMIERE
PIRATES OF THE CARIBBEAN 2

CINEMA 2000
Cinema 2000 Waltermart Makati
Waltermart Center, China Roces Ave. cor. Antonio Arnaiz Pio del Pilar, Makati City
Tel 816.4214 / 816.4216
1 CLICK (SNEAK PREVIEW)
2 THE BREAK UP
3 SUKOB
4 JUST MY LUCK

starmall EDSA-SHAW
(Mandaluyong) tel. 7266160
3 SUKOB
4 PIRATES OF THE CARIBBEAN-2
5 CLICK (SNEAK PREVIEW)

metropolis star cinema
www.clickitecity.com.ph
(ALABANG) tel. 8504285, 5433394
1 CLICK (SNEAK PREVIEW)
2 SUPERMAN RETURNS
3 PIRATES OF THE CARIBBEAN-2
4 SUKOB

THEATRES
PIRATES OF THE CARIBBEAN-2
2 SUKOB
3 WHITE LADY

PACIFIC MALL LUCENA CINEMAGIC
Pacific Mall Lucena Tel (042) 660-5271
1 PIRATES OF THE CARIBBEAN-2
2 SUKOB
3 RESERVED
4 RESERVED

Filinvest FESTIVAL CINEMA
(Muntinlupa) tel 850.3571 or 72
1 SUKOB
2 CLICK (SNEAK PREVIEW)
3 SUPERMAN RETURNS
4 JUST MY LUCK
5 THE BREAK UP
6 PIRATES OF THE CARIBBEAN-2
7 SUKOB
8 LADY IN THE WATER
9 NACHO LIBRE
10 WHITE LADY

Blue Wave MARIKINA
Sumulong Highway cor. Mayor Gil Fernando Street, Sta. Niño, Marikina City tel. 5341927
1 SUKOB
2 JUST MY LUCK
3 PIRATES OF THE CARIBBEAN - 2
4 RESERVED

SUPER CINERAMA
Isetann Cinerama Complex Recto tel 7334228
1 JUST MY LUCK
2 PIRATES OF THE CARIBBEAN - 2
3 SUKOB
4 WHITE LADY
5 CLICK (SNEAK PREVIEW)

MARKETPLACE
Mandaluyong
tel 533.3851 / 533.3856
1 LADY IN THE WATER
2 SUKOB
3 THE FAST & THE FURIOUS-3
4 RESERVED

Masagana CINEMA
(Pasay) tel 833.3290 / 833.3274
1 SUKOB
2 PIRATES OF THE CARIBBEAN - 2
3 CLICK (SNEAK PREVIEW)

Center Mall Cinema
Baguio Center Mall, Magsaysay Avenue (Baguio City) tel (074)- (4449346)
1 PIRATES OF THE CARIBBEAN - 2
2 SUBMERGED

Jade Cinema
(Angeles City) tel (045) 887.5001 to 03
1 I WHITE LADY
2 SUKOB
3 NACHO LIBRE
4 CLICK (SNEAK PREVIEW)

Centre Plaza Cinema
(Balanga, Bataan) tel (047) 237.7007
1 PIRATES OF THE CARIBBEAN - 2
2 WHITE LADY

EASTWOOD CINEMAS
(Eastwood City Walk 2, Eastwood City E. Rodriguez Jr. Ave (C-5) Quezon City) tel 687.6565 or 72
1 SUKOB
2 JUST MY LUCK
3 THE BREAK-UP
4 CLICK (SNEAK PREVIEW)

CINEMA 2000
Movie Theatres of the New Millenium

Cinema 2000 Waltermart
(Calamba) tel (049) 545.7383
1 CLICK (SNEAK PREVIEW)
2 SUKOB
3 PIRATES OF THE CARIBBEAN - 2
4 RESERVED

Cinema 2000 Pavilion Mall
(Biñan) tel. (049) 4111146
1 WHITE LADY
2 THE INSIDE MAN
3 SUKOB
4 PIRATES OF THE CARIBBEAN - 2

Cinema 2000 Cinemagix
(Urdaneta) tel(075) 568.6771
1 WHITE LADY
2 SUKOB
3 PIRATES OF THE CARIBBEAN - 2

Cinema 2000 Metrotown
(Tarlac) tel (045) 982.1729
1 WHITE LADY
2 SUKOB
3 PIRATES OF THE CARIBBEAN - 2
4 R. V. RUNAWAY VACATION

Cinema 2000 Waltermart
(Plaridel) tel (044) 795.3320
1 PIRATES OF THE CARIBBEAN - 2
2 WHITE LADY
3 SUKOB

Cinema 2000 Waltermart
(Gapan) tel. (044) 4867736
1 PIRATES OF THE CARIBBEAN - 2
2 WHITE LADY

Lianas Cinema
(Pasig) tel 640.4748
1 LADY IN THE WATER
2 SUPERMAN RETURNS

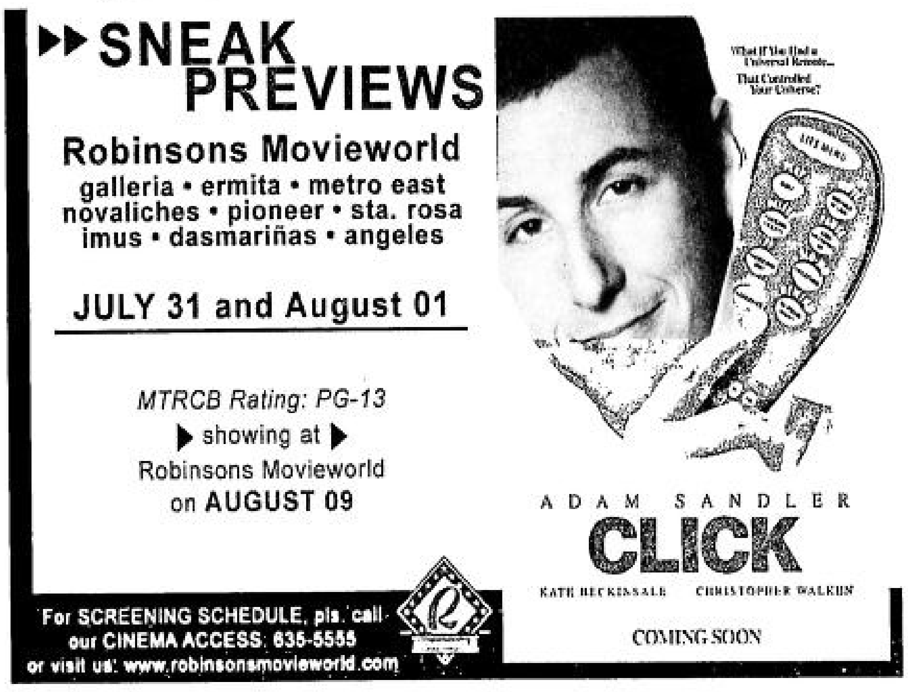
Lianas Cinema
(Alabang) tel 850.1276
1 LADY IN THE WATER
2 SALAT
3 MAPUPULANG LABI
4 THE FAST & THE FURIOUS-3

Lianas MovieCity
(Calamba) tel (049) 545.7202
1 SUKOB
2 BIGLANG LIKO
3 CLICK (SNEAK PREVIEW)
4 SUBMERGED
5 PIRATES OF THE CARIBBEAN-2

Fiesta World Mall
(Lipa) tel (043) 981.0790
1 SEE NO EVIL
2 SUKOB
3 TAKE THE LEAD
4 THE FAST & THE FURIOUS-3

Berma Cinema
(Baclaran) tel 879.2030 / 879.2029
1 PERLAS
2 THE FAST & THE FURIOUS-3

MOVIES / SCHEDULES / PRICES SUBJECT TO CHANGE WITHOUT PRIOR NOTICE


SNEAK PREVIEWS
Robinsons Movieworld
galleria • ermita • metro east
novaliches • pioneer • sta. rosa
imus • dasmariñas • angeles
JULY 31 and August 01
MTRCB Rating: PG-13
showing at
Robinsons Movieworld
on AUGUST 09
For SCREENING SCHEDULE, pls. call our CINEMA ACCESS: 635-5555
or visit us: www.robinsonsmovieworld.com
What If You Had a Universal Remote...
That Controlled Your Universe?
ADAM SANDLER
CLICK
KATE BECKINSALE
CHRISTOPHER WALKEN
COMING SOON

ARANETA CENTER
Gateway
ALIMALL
FarmersPlaza

THE ONLY CINEPLEX IN THE COUNTRY
Gateway CINEPLEX*10
DOLBY DIGITAL-EX

SUKOB
12:55 / 3:05 / 5:15 / 7:25 / 9:35
JUST MY LUCK
2:15 / 4:45 / 7:15 / 9:45
THE BREAK - UP
12:40 / 2:55 / 5:10 / 7:25 / 9:40
PIRATES OF THE CARIBBEAN 2
12.50 / 3:50 / 6.50 / 9:50
LADY IN THE WATER
7:20 / 9:40
NACHO LIBRE
1:00 / 3:00 / 5:00
SNEAK PREVIEW : CLICK
12:30 / 2:50 / 5:10 / 7:30 / 9:50
SUPERMAN RETURNS
12:10 / 3:20 / 6:30 / 9:40
JUST MY LUCK
1:25 / 4:00 / 6:35 / 9:10

ALIMALL 5
JUST MY LUCK
12:40 / 3:10 / 5:40 / 8:10
SNEAK PREVIEW : CLICK
12:00 R3 / 1:40 / 4:00 / 6:20 / 8:40
LADY IN THE WATER
12:00 R3 / 1:40 / 4:00 / 6:20 / 8.40
SUKOB
11:50 / 2:00 / 4:10 / 6:20 / 8:30
PIRATES OF THE CARIBBEAN 2
12:10 R3 / 2:30 / 5:30 / 8:30
DOLBY DIGITAL dts SDDS

For ticket inquiries, please call TicketNet at 911-5555 or log on to www.ticketnet.com.ph

MIAMI VICE
united international pictures UNIVERSAL Release through Solar Entertainment Corporation
BUY YOUR TICKETS IN ADVANCE AT GATEWAY CINEPLEX 10
OPENS AUGUST 2
MTRCB RATING: R - 13 STRICTLY FOR 13 YEARS OF AGE & UP

GREENHILLS CINEMAS
GREENHILLS SHOPPING CENTER, ORTIGAS AVENUE, GREENHILLS, SAN JUAN, METRO MANILA
THEATRE MALL GREENHILLS
a landmark reinvented!
NOW SHOWING
CINEMA 1 JUST MY LUCK 1:05 , 3:20 , 5:35 7:50 , 10:05 GP
CINEMA 2 PIRATES OF THE CARIBBEAN 2 11:30 , 2:40 , 5:50 9:00 GP
DOLBY DIGITAL SURROUND-EX
PROMENADE GREENHILLS
...a kinotertainment for all!
NOW SHOWING
CINEMA 3 SUKOB 10:45 , 1:00 , 3:15 5:30 , 7:45 , 10:00 PG13
CINEMA 4 BREAK UP 11:30 , 1:45 , 4:00 6:15 , 8:30 , 10:40 R13
CINEMA 5 CLICK 10:50 , 1:10 , 3:25 5:40 , 7:55 , 10:10 PG13
TICKET PRICES & SCREENING TIME SUBJECT TO CHANGE WITHOUT PRIOR NOTICE. FOR CINEMA INQUIRIES, CALL: 722 4496.

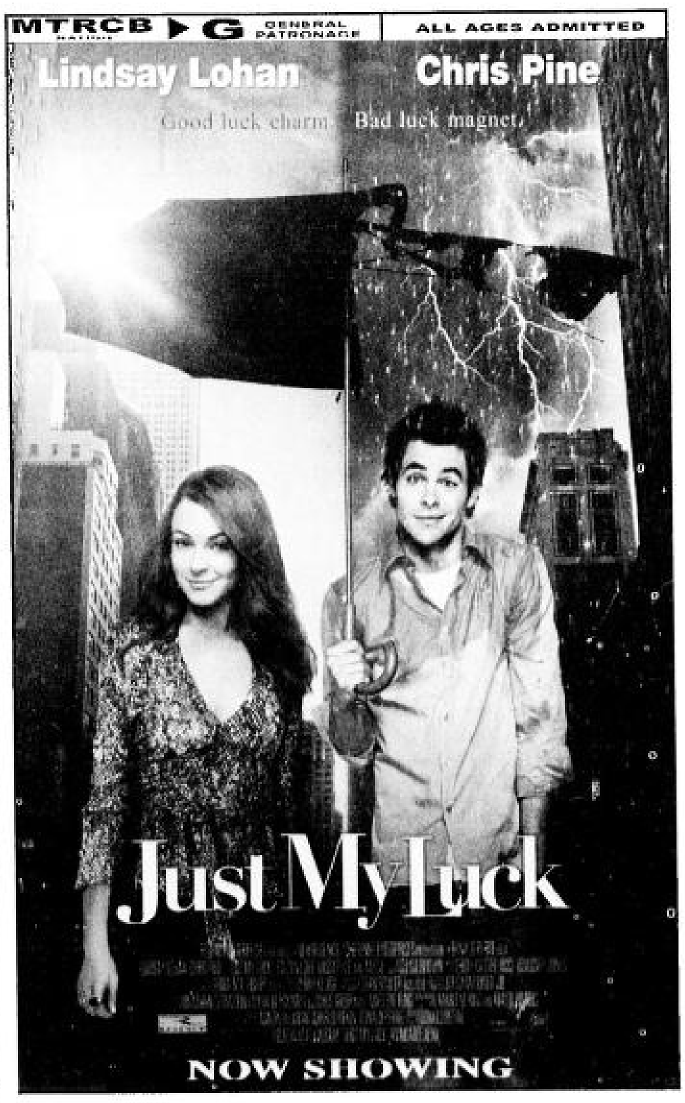
MUSIC MUSEUM
AUG. 4 , 2006 GLADYS GUEVARRA 9:00PM
AUG. 11 , 2006 Simply SITTI 9:00PM

TEATRINO PROMENADE GREENHILLS
EVERY MONDAY DANCE NIGHT 7:00PM
EVERY WEDNESDAY CERRUDO : CLASSICO 8:00PM
AUG. 24,2006 DAVID POMERANZ 9:00PM
FOR INQUIRIES PLS CALL 722-4532 LOC.115

FOR INQUIRIES & RESERVATION, PLS. CALL : 721-6726 OR 721-0635

SNEAK PREVIEWS TODAY
Regular Run Begins AUGUST9
MTRCB RATING PG-13
MUTE MOTHER-IN-LAW
SKIP HANGOVER
DELETE PARKING TICKETS
REWIND HONEYMOON
FAST FORWARD WORKING OUT
PLAY TENNIS
What if You Had a Universal Remote...
That Controlled Your Universe?
LIFE MENU
ADAM SANDLER
CLICK
CHRISTOPHER WALKEN
KATE BECKINSALE
Distributed by COLUMBIA PICTURES

MTRCB RATING G
ALL AGES ARE ADMITTED
JULIA ROBERTS
NICOLAS CAGE
MERYL STREEP
PAUL GIAMATTI
HE CAME HE SHRANK. HE'LL CONQUER!
the antBULLY
AN EPIC BATTLE OF TINY PROPORTIONS
OPENS TOMORROW!
www.antbully-asia.com


MTRCB RATING G GENERAL PATRONAGE
ALL AGES ADMITTED

NOW SHOWING

BPI@155
FOCUSING ON YOUR FUTURE.

Always a step ahead in serving customers' needs

The first bank in the country and in all of Southeast Asia, the Bank of the Philippine Islands has sustained its pioneering stance by its continuous innovation of products and services. These offerings have sold well to the bank's large and diversified clientele because BPI has remained focused on anticipating their needs and designing appropriate products for them.

This stance is captured by the BPI's own Statement of Purpose, a part of which says that the Bank seeks "to offer the widest range of financial services that is responsive to their (customers') needs; and to adopt an objective attitude towards change and innovation, ever mindful of improving service quality and operating efficiency."

"The future is very much in our present," says BPI Chair Jaime Augusto Zobel de Ayala. "Keep the future in mind so we will always be imaginative and sensitive to emerging needs of our customers. In a sense, we must remember the future as that is the only way we can stay competitive in business.".

Clearly defined market segmentation, served by dedicated teams of banking professionals who spend all their waking hours trying to figure out how to continually improve services and product offerings, and a management team that sees to it all systems are functioning in support of this relentless customer focus are the reasons why BPI has stayed on top of the heap. Technological prowess lies at the heart of this customer focus.

> "We keep the future in mind so we will always be imaginative and sensitive to emerging needs of our customers."

"Technology shapes the future of banking," says Bank of the Philippine Islands President Aurelio R. Montinola III. "Technology makes it possible for BPI to offer products and services that make life more convenient for our customers."

The e-banking services, called BPI Express Services, that have enabled BPI to take banking to the next level derive their flexibility, accessibility, range of services, and security features from technology. BPI's imaginative harnessing of technology to roll out a stream of products and services useful to customers from all walks of life has driven the bank's steady expansion in the country and abroad.

"Of course, technology has to find a perfect match in the people who will be put in charge of it, and that combination must always have the customers' present and future needs on its radar screen," said Montinola.

The Express Services actually comprise four world-class banking channels designed to fit the needs and lifestyle of people from different walks of life. These are BPI Express Online, BPI Express Mobile, BPI Express Phone, and BPI Express Teller ATM.

BPI Express Online is the bank's internet banking facility. It allows users to perform a wide range of banking transactions through www.bpiexpressonline.com.

BPI chairman
Jaime Augusto Zobel de Ayala

BPI president
Aurelio Montinola III

BPI Express Mobile uses SMS and WAP/GPRS through the appropriate cell phones, putting convenience literally at the clients' fingertips.

BPI Express Phone is the bank's 24/7 customer service hotline. Its interactive voice response system offers a broad range of financial transactions for landline users, including Filipinos overseas who can access the service via toll-free numbers in selected countries.

BPI Express Teller is widely known as the bank's network of over 1,300 automated teller machines in convenient locations in the major cities.

The latest manifestation of these customer services is being introduced in some 20 locations this year. These are mini-branches called the BPI Express, which are smaller versions of regular branches. BPI Express will offer the more common, faster-moving day-to-day transactions, similar to the concept of fast-lane counters in supermarkets.

The latest feather on BPI's cap is its emergence as the leader in OFW dollar remittances in terms of total volume, as announced by the Bangko Sentral ng Pilipinas. OFW remittances are expected to reach $11.7 billion in 2006, up by a neat billion dollars from the previous year's record, as more OFWs are deployed doing higher-skilled jobs that earn more revenues.

Although a relative newcomer to the remittance business, BPI took over the largest share of the market for the first time with its aggressive positioning and product offers that attracted the overseas workers, including the bank's tieups with property developers led by Ayala Land Inc.

BPI anchors its ongoing campaign on its Expat Pinoy Program, including the BPInoy Remittance drive and the recently launched BPI Direct Savings Bank. The BPInoy Remittance is accessed through BPI Remittance Centers and local company partners in key cities abroad. It is an online real-time service that gives free text alert to both remitter and beneficiary that money has been credited to their BPI account and can already be withdrawn from any of BPI's Express Teller ATMs all over the country

BPI Direct Savings Bank is a virtual bank, a click-and-portal bank that services its clients worldwide through phone and Internet connections. It is the first of its kind in the country, again one of the instances where BPI's use of technology results in greater banking convenience for its customers.

At the launch of Expat Pinoy, Montinola said, "Through this program, we hope to be able to give back to our kababayan (countrymen) by helping them better manage the hard-earned fruits of their labor. We hope to further prove that Filipinos are truly capable of taking on the world and BPI will be there wherever they are."

Traditionally, remittances have gone the way of basic necessities, such as more food, home appliances, even tuition and vacation money, thus driving up demand for consumption goods and consumer durables. But of late, policy makers and the banking community have been taking steps to channel more of the OFW family expenditures into savings and small-scale businesses.

BPI is upbeat about encouraging remittance money to go to simple investments. Through the BPI Foundation and a Microfinance Unit, the bank has taken the lead in broadening credit access for micro-entrepreneurs by working with NGOS, cooperatives, other foundations, and rural and thrift banks engaged in microfinance operations.

To improve the chances of micro-enterprises to succeed, BPI Foundation began last year a financial literacy and credit responsibility training called "Show Me, Teach Me, SME" with volunteer trainors from the bank's branches in selected cities.

BPI's Microfinance Program, on the other hand, has four components: wholesale loans for portfolio re-lending by microfinance groups; developmental capacity-building loans through the BPI Foundation; business solutions in cash management; and partnerships with international development organizations.

Both programs draw from learnings derived from BPI Foundation's Financial Assistance Line (FAL) for NGOs and coops in 1989. The long-term objective of funneling assistance to micro-enterprises is to have them graduate to become full-fledged small or medium-scale business, if not large industries in the future, at which stage BPI would have the inside track of servicing their financial requirements.

BSP Gov. Amando Tetangco Jr. said that microenterprises and SMEs account for an overwhelming 99.6% of total industries in the country, and commercial and universal banks have a role to play in keeping these businesses viable through wholesale lending to retail microfinance institutions. Since the BSP has come up with performance standards for these microfinance institutions, the larger banks can evaluate better which ones deserve the loans.

Tetangco also said global investors have been searching for alternative ways of boosting their returns and spreading their risk, and microfinance institutions are being watched as potential partners for investments.

BPI top OFW remittance bank

The Bank of the Philippine Islands (BPI) now has emerged as the leader in the banking industry in terms of OFW remittances. Recently, the BPI, through its Expat Pinoy Program of Direct Savings Bank and BPInoy Remittance, was awarded by the Bangko Sentral ng Pilipinas (BSP) for being the country's top remittance bank. The award was received by BPI President Mr. Aurelio R. Montinola III.

In spite of being a latecomer to the remittance business, BPI nonetheless overtook the market leaders to wrest the leadership position with product offers that catered to the needs of the overseas Filipino workers. BPI Direct president Raul D. Dimayuga, in a briefing said, "BPI Direct Savings Bank and BPInoy Remittance are part of a larger BPI initiative called Expat Pinoy Program which addresses the fundamental needs of Filipinos working abroad. BPI Direct Savings Bank is a virtual bank, a click-and-portal bank that services its clients through phone and internet connections. BPInoy Remittance, on the other hand, is an online, realtime remittance service that gives free text alert to both remitter and beneficiary that money has been credited to the BPI account and can already be withdrawn in any of the over 1,300 Express Teller ATMs of BPI."

BPInoy Remittance can be accessed through BPI Remittance Centers and local company remittance partners all over the world. A BPInoy Pabaon Package is given to all outbound Expat Pinoy depositors in the BPI Direct Savings Bank. The Pabaon includes a BPInoy Savings Account that features ATM and remittance services worldwide; BPI Credit Card, which being a MasterCard is acceptable anywhere in the world; and a 24/7 BPInoy Counselling Serivce which assists the OFW in managing their finances. A TV commercial for the BPInoy! campaign features Erik Santos, the son of an OFW himself singing the jingle, entitled "Iuwi Mo ang Pangarap." The jingle speaks of the children's collective wish - to have their parents come home.

BPI President Montinola mentioned at the launch of the Expat Pinoy Program that "Through this program, we hope to be able to give back to our kababayans by helping them better manage the hard-earned fruits of their labour. We hope to further prove that Filipinos are truly capable of taking on the world and BPI will be there, wherever they are."

The bulk of remittances from OFWs come from the USA, Saudi Arabia, the United Kingdom, Italy and the Asian countries like Hong Kong and Japan. With the BPI Expat Pinoy program banking services available, the OFWs no longer need to request personal handcarriers for their remittances to the Philippines as had been their past custom. In effect, they have now entered the world of finance that makes them a truly important sector to contend with, not only locally but globally as well.

BSP Monetary Board member Alfredo Antonio, BPI president Aurelio Montinola III, Bangko Sentral Governor Amando Tetangco Jr. and BPI VP and BPI Direct Savings Bank President Raul Dimayuga at the awarding ceremonies.

BPI Anniversary Offers

In celebration of its 155th anniversary, the Bank of the Philippine Islands is offering these exclusive promos this August!

- Start saving for your future! Open a BPI and/or a BPI Family Savings Bank Time Deposit, and enjoy special rates. Get a 7.5 percent fixed rate for 5 years when you get a BPI Family Savings Bank Plan Ahead 5-year Time Deposit. Enjoy a 0.155% promo premium over regular rates when you get a BPI/BPI Family Savings Bank 1 to 3 Year Time Deposit or a 182-day Auto Renew Time Deposit. All with a minimum placement of PhP155,000. Promo from August 1 to 31, 2006.
- Purchase wisely and jazz up your future. Use your BPI Express Cash Card in any MasterCard affiliated establishments and be among the Top Three (3) Billers to win an Apple iPod MP3 (1GB) player. Promo from August 1 to 31, 2006.
- Look forward to fun and adventure! Be one of the 155 BPI Express Payment System users to win exciting prizes including a trip for two (2) to Bangkok with PhP10,000 pocket money, with a minimum purchase of PhP1,550 in a single EPS transaction. Promo from August 1 to October 31, 2006.
- Make your dreams come true today! Apply for a Housing loan - Including Property Equity Loan, Auto Loan, or Grow Your SME Business Loan to get a 0.155% rate reduction on all published rates. Your BFSB Property Equity Credit Line will get you a PhP1,550 rebate for every PhP1,550,000 increment in your Average Loan Ledger Balance. Promo from August 1 to 31, 2006.
- Invest in your future! 15 BPI.Unit Investment Trust Fund (UITF) and 155 BPI UITF investors will get a chance to win PhP15,500 and PhP1,550 cash each, respectively. Promo from August 1 to 31, 2006.
- Secure your future as well as your loved ones'. Find out more about the promotions on select insurance products.
- Get ahead in business! Transact with BIR or SSS through BPI's ExpressLink and get a chance to win premium prizes. Promo from August 1 to October 31, 2006.

You may call BPI Express Phone Banking 89-100 or log on to www.bpiexpressonline.com

BPI Express Services takes banking to the next level

The Bank of the Philippine Islands (BPI) has earned the distinction of developing financial services of the highest standards throughout 155 years of banking leadership.

BPI boasts of many "firsts" in Philippine banking, from the issuance of the first paper money in 1852, to the launch of the country's first virtual bank, BPI Direct Savings Bank in 2000. All these can be achieved only through prudent management of system and technology. These pioneering efforts and BPI's first-rate products are conscious offshoots of the bank's commitment to serve the evolving demands of its customers. And ***BPI Express Services*** is a testament to this commitment.

BPI Express Services is composed of four world-class electronic banking channels, all designed to fit the banking requirements of people from different walks of life. These channels are BPI Express Online, Express Mobile, Express Phone and Express Teller ATM.

BPI Express Services allows customers to be on top of their finances even during holidays and weekends, while they are here or abroad. Clients are not confined to the hassle of going to the branch when accessing their accounts. It only takes a call, a click of the mouse, or even a text message to pay bills, reload cell phone or transfer funds real time. Undoubtedly, that is superior customer convenience, anytime, anywhere.

Self service terminals

To serve its customers better, ***BPI Express Services*** is now accessible in selected BPI and BPI Family Savings Bank branches. Experience the convenience of BPI Express Online and BPI Express Phone using our self-service terminals. An Express Services Counselor shall guide clients through the many things that can be done using Express Online and Express Phone. Enroll in these channels immediately after account opening and feel the difference of using ***BPI Express Services***.

BPI Express Online is the bank's consumer Internet banking facility. Named as one of the most popular websites in the country, it allows users to perform a significant range of banking transactions simply by logging on to www.bpiexpressonline.com.

Aside from usual services like balance inquiry, transaction history, bills payment and funds transfer, BPI Express Online offers special features such as scheduled payments and transfers, online foreign exchange of US dollars to peso, and online application for other bank products like loans and credit card.

BPI Express Mobile offers mobile banking solutions for people who are always on-the-go. Living a busy lifestyle isn't an excuse for not having time to manage one's finances efficiently. With BPI Express Mobile, convenience is literally placed right at the client's fingertips.

Complete range of services

It is available using SMS (Short Messaging Service) and WAP/GPRS (Wireless Application Protocol/General Radio Packet Service). Both solutions present a complete range of services that include real-time balance inquiry, bills payment, prepaid phone reload and funds transfer.

BPI Express Phone is the bank's 24-hour customer service hotline. The Interactive Voice Response System (IVRS) offers a broad set of financial transactions for landline users. BPI Express Phone is also accessible abroad via toll free numbers in selected countries, most of which are popular employment destinations of overseas Filipino workers. Expert phonebankers provide the human touch to the technology, offering premium customer service support to all products of the bank.

Over 1,300 terminals

BPI Express Teller ATM is the country's largest network of proprietary automated teller machines. With more than 1,300 terminals strategically located nationwide, customers can bank day or night and be assured that cash is just around the corner. Broad range of financial transactions other than withdrawal and deposits are also available 24/7.

By using ***BPI Express Services*** for their banking transactions, customers will get a chance to win a grand Asian adventure through BPI Express Journeys. To learn more about ***BPI Express Services***, visit www.bpiexpressonline.com, call 89-100, or text EXPRESS to 2BPI (2274)1.

---

1 For Globe and TM subscribers only. Free of charge.

EXPRESS ONLINE

Anytime, Anywhere Banking via the Internet

www.bpiexpressonline.co

BANK OF THE PHILIPPINE ISLANDS
A tradition of leadership

BPI Family Savings Bank's Get Started Savings Account with free insurance, the first in the country

rted
Life Insurance
Get Started

THE NEW BPI Family Savings Bank GET STARTED SAVINGS ACCOUNT is the only savings account in the market that offers free Life Insurance coverage of up to P2 million. Sealing the partnership between two industry leaders are BPI Family Savings Bank President Alfonso L. Salcedo, Jr. and Ayala Life President Emilio S. de Quiros Jr.

WANTING TO PROVIDE A MORE STABLE future for your loved ones is a natural for every Filipino family. This is the primary reason why most work hard and go through great lengths just to meet the needs of their loved ones. To help more families prepare for their future, BPI Family Savings Bank recently launched the BPI Family Get Started Savings Account, the first and only savings account with free life insurance.

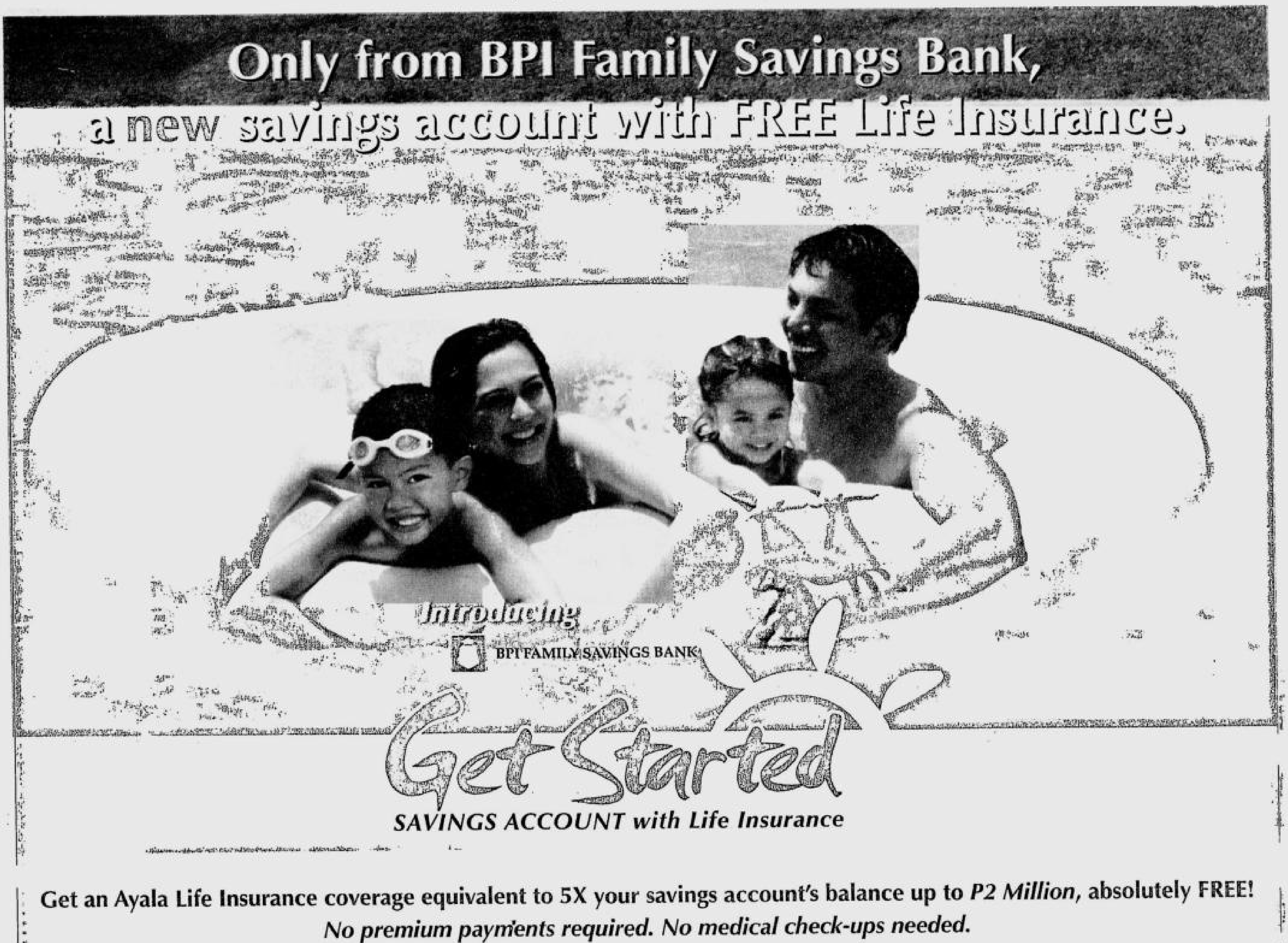
"With the Get Started Savings Account, your deposit earns interest by maintaining an average daily balance of P10,000. What's best is that you get free life insurance coverage from no less than Ayala Life. There's no need to pay insurance premiums or undergo any medical check-up. Your coverage is equivalent to five times your savings account's balance, up to P2 million. This is BPI Family Savings Bank's way of providing families an easier way to get started on their future," says Nita Claravall, SVP for Marketing of BPI.

The Get Started Savings Account is not your usual savings account because while you regularly deposit any amount to save for your family's future, you also increase your insurance coverage. So, the higher your deposit balance you have in your account, the higher your insurance coverage.

Just like the regular savings account, the Get Started Savings Account also comes with an Express Teller ATM card which allows you to access your funds anytime through any Express Teller, Expressnet, and Megalink ATMs nationwide. For added convenience, you can also do your banking transactions anytime, anywhere through BPI Express Phone 89-100, via the internet with BPI Express Online or through cell phones with BPI Express Mobile.

"The value of ensuring a better and more secure future for their families is one of the things we want to foster among them. By just depositing in a BPI Family Get Started Savings Account, they are sure that they have saved up for the rainy days and that there's a steady hand that will guide their families to a more secure future," says BPI Family president Alfonso Salcedo, Jr.

With the BPI Family Get Started Savings Account with free life insurance, more families can now get started on a better life ahead.


Only from BPI Family Savings Bank,
a new savings account with FREE Life Insurance.

Introducing
BPI FAMILY SAVINGS BANK
Get Started
SAVINGS ACCOUNT with Life Insurance

Get an Ayala Life Insurance coverage equivalent to 5X your savings account's balance up to *P2 Million*, absolutely FREE!
No premium payments required. No medical check-ups needed.

The BPI Family Savings Bank Get Started Savings Account gives you interest and it comes with an Express Teller ATM card so you can access your funds anytime through over 3,000 Express Teller, Expressnet and Megalink ATMs nationwide. You can also do your banking transactions through Express Phone 89-100, Express Online or via your cellphone with Express Mobile. With the BPI Family Savings Bank Get Started Savings Account, securing your family's future has become so much easier.

For regulatory compliance in opening an account,
please present your 2 identification cards, recent ID picture
and a photocopy of your latest utility billing statement.
For more information, call 89-100

BPI FAMILY SAVINGS BANK
Get started on tomorrow.

*Average Month-to-Date Daily Average Balance (MTD-ADB) of the past three calendar months.

Member of the Philippine Deposit Insurance Corporation. Maximum Deposit Insurance for Each Depositor P250,000.

Peso and Dollar Protect 300 to ensure the future

THE MINDS behind Protect 300 include (from left) Anthony Parungao, BPI vice president and ALAI marketing director; Cesar Tejada, president of BPI Bancassurance Inc. (BBI); Imelda Trillo, BPI Senior vice president; Emil de Quiros, ALAI president and BPI executive vice president; and Herbert Tuason, BBI sales director.

People want to save for the future, to achieve certain financial goals either for themselves or for their family. At the same time, there's also a need to set-up a safety-net to protect the family from life contingencies that may hinder them from realizing their financial goals - like the untimely death of a breadwinner. To achieve both is not an easy task. Most people would prioritize one over the other, while some would try to balance funds to attain both objectives.

Ayala Life Assurance Inc. (ALAI) recently launched an ideal plan for those who would like to maximize their funds to achieve both savings and protection needs. With **Peso and Dollar Protect 300**, income-earners can watch their money grow and enjoy insurance protection worth 300 percent of their maturity benefit.

"**Peso and Dollar Protect 300** complements other products of the Bank of the Philippine Islands (BPI)," said Cesar Tejada, president of BPI Bancassurance Inc. (BBI).

ALAI is a subsidiary of BPI. It caters to the insurance and financial needs of the bank's clients through Bancassurance.

Peso and Dollar Protect 300 is a single-pay, savings, and protection program which provides maturity benefits at the end of five or 10 years.

"For a one payment of P300,000, expect a P602,000 after 10 years giving you an interest rate of 7.22 per annum," according to **Herbert Tuason, BBI sales director.** "For dollar earners, $5,000 will soon be $6,788 after 10 years, giving a rate of return of 3.11 percent per annum."

"It is a no-frills savings and protection plan that guarantees the beneficiaries insurance benefits times three," said Tejada.

BPI depositors can avail themselves of this new product offering with a minimum coverage of P100,000 for Peso Protect 300, and $3,000 for Dollar Protect 300.

Peso and Dollar Protect is a risk-free, tax-free combination of insurance and investment with moderate yield.

This new product in the market may sound too good to be true, but with the backing of reputable bank like BPI, there should be no worry for those who intend to take a bite on the **Peso and Dollar Protect 300.**

"Bank customers now have a wider range of savings and investment products to choose from," Tejada said, "A welcome addition to the other products offered by BPI and ALAI."

"Protect 300 addresses specific appetite of customers: appetite for long-term savings with guaranteed maturity value as well as insurance protection," he added.

Young income-earners can take advantage of Protect 300 because the younger they are, the lower single premium is. You can get a plan for a baby as young as 31 days old.

Emil de Quiros, Jr., President of ALAI, said, "Protect 300 is best for just about anyone who wants to save money plus protect their loved ones from any financial burden.

"Everyone wishes to lead a comfortable life and for that, we understand the people's desire to secure their family's future. Protect 300 will help them achieve these things."

For more information on **Peso and Dollar Protect 300**, contact the BPI manager or call Protect 300 hotline at 753-P300 (753-7300)

Protect yourself and your loved ones... by 300%!

REPUBLIKA N
DollarProtect300
PesoProtect300

Protection and Savings... in One!

Give your loved ones 300% protection and a high-yield savings plan to match. **Ayala Life's Peso Protect 300** and **Dollar Protect 300** are unique single-pay plans that allow you to grow your money while giving you triple peace of mind!

Why Peso Protect 300 and Dollar Protect 300:

- Enjoy superior insurance protection that pays out a death benefit equal to three times the maturity benefit.
- Ideal for building and apportioning your wealth among your heirs.
- Diversify your investment with this high-benefit, risk-free investment product with returns as high as 7.40% per annum for the Peso Protect 300 and 3.28% for the Dollar Protect 300.

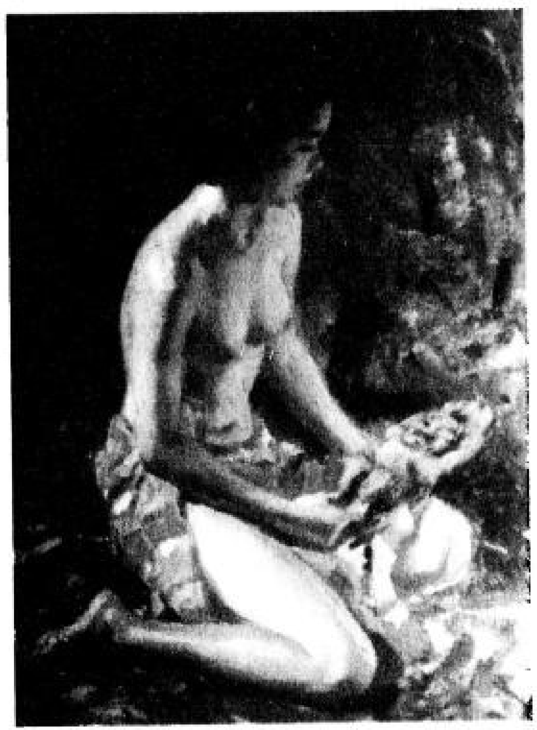
call the Protect 300 Hotline at
753-P300 (753-7300)

AYALA LIFE
ASSURANCE INCORPORATED
A subsidiary of the Bank of the Philippine Islands

BPI Bancassurance, Inc.
A subsidiary of the Bank of the Philippine Islands

FINANCIAL PRODUCTS OF AYALA LIFE ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION AND ARE NOT GUARANTEED BY THE BANK OF THE PHILIPPINE ISLANDS.

Top Filipino artists featured in BPI anniversary exhibit



Fernando Amorsolo's "The Offering"

The Bank of the Philippine Islands (BPI) celebrates its 155th anniversary today with an exhibition featuring selections from its collection of Philippine art. Entitled 1+55: Perspectives in Corporate Art Patronage, the exhibit also showcases works from the Bangko Sentral ng Pilipinas (BSP) art collection. Over 200 paintings, sculptures and fine prints by 155 artists are featured, dating from the late 19th century to the present. This unprecedented collaboration between BPI and BSP is made possible in cooperation with the Metropolitan Museum of Manila.

The exhibition is organized into four themes relating to different aspects of the two collections - the role of portraits in constructing corporate history; art in the Spanish and American colonial periods; representation of National Artists; and works in the last half of the 20th century.

Featured artists include masters from the colonial period such as Juan Luna, Felix Resurreccion-Hidalgo, Fabian dela Rosa, Teodoro Buenaventura, Ramon Peralta, Jorge Pineda, and Pablo Amorsolo; National Artists Fernando Amorsolo, Victorio Edades, HR Ocampo, Vicente Manansala, Ang Kiukok, Cesar Legaspi, Jerry Navarro, Arturo Luz, Jose Joya and Bencab. Among the artists included in the latter 20th century section are Lyd Arguilla, Romeo Tabuena, Ramon Estella, Roberto Chabet, Romulo Olazo, Antonio Austria, Florencio Concepcion, Malang, Lao Lianben, Rod Paras-Perez, Pandy Aviado, Raul Isidro, Ramon Orlina, Mona Santos, Soler Santos, Ting Ping Lay, Danny Dalena, Impy Pilapil, Gerry Tan and Saudi Ahmad.

> The corporation as collector is perhaps the most visible role it has taken in support of the arts.

Banking and Corporate Art Collecting

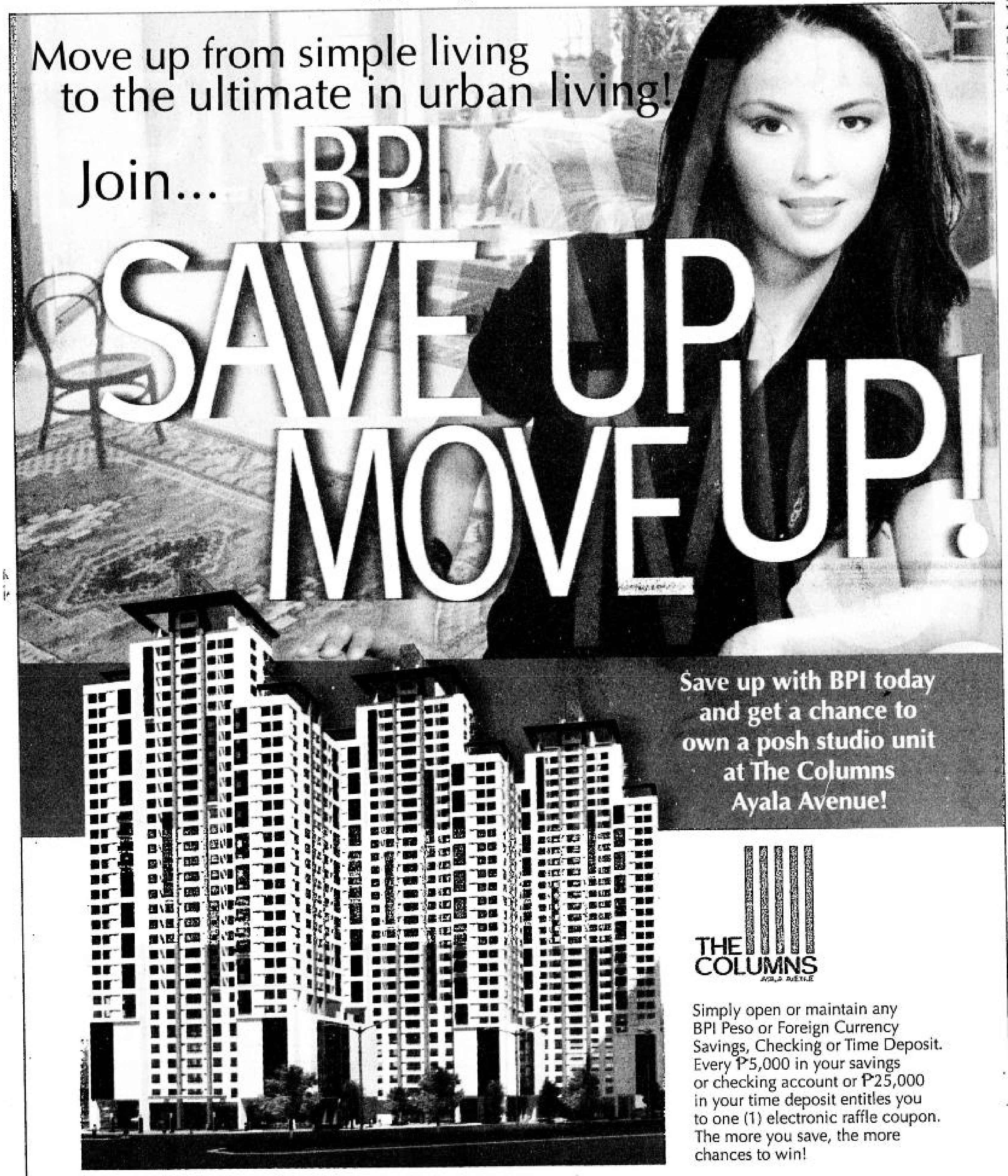
Works of art are valued for their historical and aesthetic significance. From a banker's point of view, they are also taken as goods with economic value, that is, as investments. As investments, art has "high returns" through the "daily visual pleasure" experienced within the workplace. Works of art provide a constructive distraction from the rigors of clerical and administrative work.

A corporate collection also serves as an instrument of communication. Supporting contemporary and upcoming artists is associated with promoting innovativeness in the arts as well as in business practices.

Acquiring an art collection for a bank may take place in conditions different from that of a museum or school. But like any collecting endeavor, it is also a social process. It is influenced by factors both in the art world and within the corporate organization. The collection reflects prevailing styles and trends in the art market as well as the tastes and preferences of company executives.

This exhibition brings together two major art holdings in a museum setting using narratives often not seen when these same objects are displayed in their usual corporate surroundings. The exhibition is large in scale; still it accounts for only a small percentage of works from both collections. It does not claim to be a definitive documentation of the development of Philippine visual arts. Rather the exhibit aims to present the strengths of these collections and the directions these two banking institutions have taken as patrons of the arts.

The exhibition is curated by Victoria Herrera and Albert Avellana and is made possible with the cooperation of the Metropolitan Museum of Manila. The exhibition will run until 30 September 2006. Viewing hours: Tuesdays to Saturdays, 10 am to 6 pm.


Move up from simple living
to the ultimate in urban living!
Join... BPI
SAVE UP
MOVE UP!
Save up with BPI today and get a chance to own a posh studio unit at The Columns Ayala Avenue!

THE COLUMNS

Simply open or maintain any BPI Peso or Foreign Currency Savings, Checking or Time Deposit. Every ₱5,000 in your savings or checking account or ₱25,000 in your time deposit entitles you to one (1) electronic raffle coupon. The more you save, the more chances to win!

Participating products:

EXPRESS TELLER SAVINGS
The fully-loaded ATM account that lets you go cashless shopping, pay your bills, transfer funds and more. Enjoy banking convenience through the ATM, the Internet, landline or mobile phone.

JUMPSTART SAVINGS
The savings account specially designed for teens and pre-teens to teach them the basics of money management.

MAXI-ONE
Enjoy interest on all your funds with the superior all-in-one product that combines the features of a savings and a checking account.

MULTI-EARNER
Earn higher interest than regular savings, plus, bonus interest when you don't withdraw in a month.

PLATINUM SAVINGS
The superior, high earning savings account and insurance package in one.

Regular Passbook Savings, Platinum For Kids, Multi-Earner Plus, Express Teller Checking, Regular Checking, BPI Direct Savings, BPI Direct Checking, Express Dollar Savings, US Dollar Passbook Savings, Third Currency Passbook Savings, Peso Time Deposits and Foreign Currency Time Deposits.

Promo period: March 1 to September 30, 2006. See flyers for details. Per DTI NCR Permit No. 0420 Series of 2006.

PLUS! Get a free BPI Electronic Gift Card worth ₱1,000 for every ₱300,000 additional or new deposit in savings or checking account.

Promo period: March 1 to September 30, 2006. See mailers for details. Per DTI NCR Permit No. 1117 Series of 2006.

So save up with BPI and live it up!
Visit any BPI, BPI Family Savings Bank branch or Express Banking Center now.
Call **89-100** or log on to **www.bpiexpressonline.com**

BPI 155

BPI FAMILY SAVINGS BANK
Get started on tomorrow.

BANK OF THE PHILIPPINE ISLANDS
A tradition of leadership

BPI DIRECT
Savings Bank

Member of the Philippine Deposit Insurance Corporation. Maximum Deposit Insurance for Each Depositor P250,000.00

A better, grander future awaits you with BPI Save Up, Move Up.

As BPI celebrates its 155th anniversary, BPI aims to bring you closer to your dream of a better life and a bright future.

Now on its 4th month, BPI SAVE UP, MOVE UP - the raffle promo that lets you move up in life when you save with BPI- has already doubled the deposit balance of first draw winners, Rosalinda and Jonathan Aleta of BPI Cabanatuan branch. With an additional P500,000 in their BPI account, the future could only look better for the Aletas. It also has awarded a stylish Volvo V50 to second draw winners, Leocadio Nitorreda and Marie Grace Nittoreda. The Volvo V50 features the Volvo Intelligent Vehicle Architecture, which provides unmatched safety for its passengers. It's a car the Nittoreda family will surely value.

And the best is yet to come. The grand prize, a studio unit at The Columns Ayala Avenue is up for grabs this October. A home in The Columns Ayala Avenue is a prize you'll surely appreciate. It offers you first class amenities, as well as priceless advantages, like a magnificent panorama of the city and distant mountains, and a glorious view of Manila Bay. It's also the perfect address for young urban professionals who want to start out on their own or for newlyweds who wish to start their new life together in style. It can also be the best gift a parent can give his child. Strategically located at the corner of Ayala and Buendia Avenues, The Columns Ayala Avenue is a stone's throw away from the Makati business district, shopping malls and other leisure destinations, making it your ideal choice, not only as a new home, but an investment as well.

But that's not all. On top of BPI Save Up, Move Up's exciting raffle, a depositor is also entitled to get a BPI Electronic Gift Card worth P1,000 for every P300,000 new or additional deposit in savings or checking. The gift card comes in the form of a BPI Express Cash Card, which can be used for shopping in 45,000 MasterCard Electronic establishments nationwide.

The BPI SAVE UP, MOVE UP promo is open to all peso and foreign currency individual account holders who open or maintain savings, checking or time deposit accounts in BPI or BPI Family Bank. Every P5,000 deposit in savings or checking, or P25,000 in a time deposit entitles a depositor to get one (1) electronic raffle coupon. The more you save, the more chances of winning.

So let BPI bring you closer to your dreams, join BPI SAVE UP, MOVE UP today. Who knows, you could be in for a lifestyle upgrade. Visit any BPI or BPI Family Savings Bank branch, call 89-100 or log on to www.bpiexpressonline.com., for more details.

FOCUSING ON YOUR FUTURE.

BP

On our 155

Come celebrate with us!
Visit our branches and Express Banking Centers
to enjoy these exclusive anniversary month offers:

Open a BPI and/or a BPI Family Savings Bank Time Deposit and enjoy special rates!

Be rewarded with a fixed rate of 7.5% for 5 years when you get a BPI Family Savings Bank Plan Ahead 5-Year Time Deposit with a minimum placement of ₱155,000. Enjoy a 0.155% promo premium over regular rates when you get a BPI/BPI Family Savings Bank 1 to 3-Year Time Deposit or a 182-day Auto Renew Time Deposit with a minimum placement of ₱155,000.

Promo period is from August 1 to 31, 2006.

Additionally, all placements in BPI and BPI Family Savings Bank Time Deposits entitle you to join BPI's Save Up, Move Up promo. See flyers for details.
Promo Period: March 1 to September 30, 2006. Per DTI-NCR Permit No. 0420, Series of 2006.

Keep using
and get a c

3 top BPI Expr
an Apple iPod
Promo period is from

1 BPI Express
for two (2) to Ba

There will also
and gift certifica
Promo period is from

h year, we're fulfilling your idea of next century banking. Today.*

BPI understands your aspiration for a better life ahead.
Your drive to take your wealth to the next level.
Your dream to secure your family's future, wherever you may be.
Your ambition to start your very own livelihood soon,
or to build your business even further.

On our 155th anniversary, we renew our commitment
to take you closer to your goals. With unique products, creative
options for wealth management, and cutting-edge technology.
And with a team of dedicated professionals giving you expert
financial advice and the highest standards of customer service.

All these only from the bank that shares your ideals and optimism
for a better future – one that will come to you sooner than you think.

BANK OF THE PHILIPPINE ISLANDS

Member of the Philippine Deposit Insurance Corporation.
Maximum Deposit Insurance for Each Depositor ₱250,000.

your BPI cards to make purchases
ance to win in style!

ss Cash Card billers for the month of August will take home
iP3 (1GB).

August 1 to 31, 2006.

Payment System user will be given a roundtrip travel package
ngkok, plus, ₱10,000 cash credit.

be 154 winners of exciting prizes like pillows, traveling bags
es.

August 1 to October 31, 2006.

Avail of a BPI Family Savings Bank loan
and enjoy discounts and rebates!

Apply for a housing loan – including Property Equity Loan – auto loan, or Grow Your SME Business Loan and get a 0.155% discount on all published rates. Your BFSB Property Equity Credit Line will get you a ₱1,550 rebate for every ₱1,550,000 increment in your Average Loan Ledger Balance.

Promo period is from August 1 to 31, 2006.

Invest with BPI and receive cash prizes!

15 BPI Unit Investment Trust Fund (UITF) holders and 155 BPI UITF investors will get a chance to win ₱15,500 and ₱1,550 cash each, respectively.

Promo period is from August 1 to 31, 2006.

See flyers for details. Per DTI-NCR Permit No. 3771, Series of 2006.

These perks are bound to be yours as well!

Get a chance to win SM Gift Certificates
for successful insurance referrals!

155 successful insurance referrals will win SM Gift Certificates worth ₱3,000 each.

Make corporate transactions through BPI
and claim the ultimate office machine!

30 corporations with BIR and SSS transactions thru BPI's ExpressLink will get a chance to own one of four ultra-modern office equipment or a Sodexho gift certificate worth ₱5,000.

BPI reaps more awards of banking excellence

Customer satisfaction may be enough for a company to hold its ground, but being recognized by peers in the industry is something else.

Bank of the Philippine Islands has been reaping awards for the longest time. The most recent, however, includes one for its top man, president and chief executive officer, Aurelio Montinola III.

Montinola was named by The Asian Banker Achievement Awards as one of Asia's top banking leaders. The award, given in March in Thailand, is given to in recognition to individual achievements in the financial services in the industry. He is the only Asian banker in the list of awardees.

The Asian Banker is a well-respected banking and finance publication.

The award hopes to recognize the tactical skills of leaders and highly talented individuals in the financial services industry based on specific achievements that demonstrates the ability to apply high professional standards.

With this award, The Asian Banker also recognized the bank where Montinola leads to further excellence. The Bank of the Philippine Islands is named the Best Retail Bank in the Philippines for 2005 at the 5th Asian Banker Excellence in Retail Financial Services Award in June 9 given in Hong Kong.

When the award was given five years ago, BPI has consistently proven that it is one of the banks to beat, winning consecutively since. The Asian Banker has seen that BPI truly deserves the award "for its leadership in six of the nine factors on our scorecard. By focusing on new products, campaigns and target groups, in particular the younger generation, BPI's retail banking division has been able to earn a spot in the top of mind among consumers. The bank has been able to increase its market share in mortgage and auto loans, and now ranks among the Top 2 in credit cards as well."

Euromoney cites quality of management, strategic focus, profitability and innovation

In July 4, BPI once again proved that it is indeed the "Bank of the Philippine (Islands)" by earning the Best Bank in the Philippines award from Euromoney.

BPI earned the award for its excellence in managing cash and innovative management solutions to financial problems.

Euromoney initiated its Awards for Excellence to acknowledge the quality of management, strategic focus, profitability, and innovation of the banks it considers for the recognition.

Testament to BPI's commitment to give a much better service to its clientele, the bank has proven that its efforts are well-recognized.

This year alone, BPI is awarded the banking leader in remittance by the Bangko Sentral ng Pilipinas because of its Expat Pinoy Programs or Direct Savings Bank and BPInoy Remittance. Other awards include Triple A Best Cash Management Bank for the Philippines by The Asset, The Most Trusted Brand in the Bank and Investment Fund Company categories of the 8th Annual Reader's Digest Asia Trusted Brands Survey, and the five awards given by the Development Bank of the Philippines.

The Most Outstanding Participating Financial Institution under 3 out of 4 priority areas/sectors for development: Infrastructure and Logistics Development Award, Social Services Development Award, Environmental Development Award, and Hall of Famer for two categories: the Industrial Guarantee and Loan Fund program and the All-Around Performance for the bank's consistent outstanding performance under these categories in the last five years.

BPI Leasing offers the best deals

In starting or expanding a business, there is a much wiser alternative to owning an asset: leasing. BPI Leasing can give the best deal for your business.

BPI Leasing is the asset-based financing arm of BPI with 35 years of leasing experience and a dominant share of the market.

Leasing is the way to go if you want to save up on other business necessities such as machinery, equipment, vehicles, and even office expansion. Leasing helps companies save on investing on equipment that only depreciates in value over the years. Instead of paying for machinery, money can be used to lease several tools essential for business operations.

Among the many advantages of leasing, the lessee (company) can return the asset with no further obligation except for shipping and repairs. When the lease ends, and the company still needs the asset, the lease can be immediately extended. If the company decides that the equipment will be needed longer, it can purchase the asset at its fair market value.

Leasing is the way to go if you want to save on other business necessities such as machinery, equipment, vehicles, and even office expansion.

BPI Leasing offers the best deal with only 10 percent to 30 percent deposit depending on the type of equipment and credit considerations. It recommends two leasing options: Finance Lease and Operating Lease.

Finance Lease is suitable for companies that would like to recognize the asset in their books, while Operating Lease is for companies that do not want to book the asset and the lease obligation, and only want to have the flexibility of returning the asset after the lease term.

Finance Lease or Capital Lease has a much longer term of two to five years than Operating lease. Although this type of lease, is non-cancelable, the company can lease-to-own or can purchase the asset at the end of the lease with a minimum residual value of 5 percent.

Also, the lessee books the equipment as asset and depreciates it accordingly. Only the interest portion of the rental is charged as expense.

Operating Lease, on the other hand, has a simpler accounting because the company is only paying for equipment which will be eventually returned at the end of the term. It has less administration costs and hassles as the entire rental is charged as an expense.

The minimum lease term is two years while the maximum lease term depends n the type, condition, and economic life of the leased asset. Rentals are generally paid monthly in advance and are calculated based on the net amount financed.

A CASE FOR LEASING

"Providing our patients with précise and accurate diagnosis meant acquiring expensive state-of-the-art medical equipment like MRI scanners and Gamma cameras. We needed a financial solution that required minimal cash outlay at the start, while allowing us to spread our payments over a longer period. ***BPI Leasing helped us decide."***

Dr. Cenon R. Alfonso
President and CEO
UST Hospital

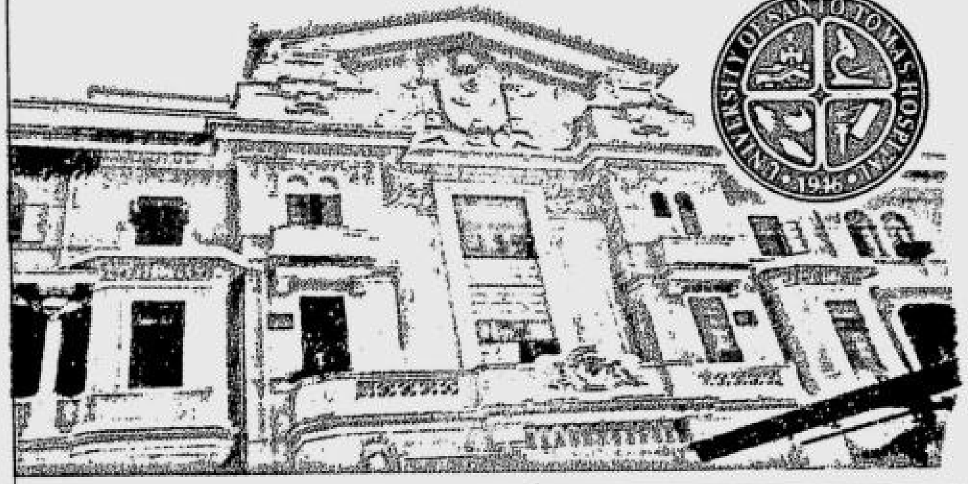
BPI LEASING:

YOUR WISER OPTION.

If you prefer low initial cash out and longer flexible payment terms for your equipment needs, then BPI Leasing is the wiser option.

Because profits may be realized through the use of an asset rather than its ownership. Leasing makes it possible to obtain equipment, cars and the like without having to draw upon existing funds or having to raise new capital.

To learn how leasing can work best for you, call the best, BPI Leasing Corporation, at 845-5630 and 816-9261.



BPI Leasing Corporation

The Leader in Leasing.

Investing in your future

DIFFERENT INVESTORS HAVE DIFFERENT financial goals. It can be for their children's education, for their retirement or just simply to earn a reasonable return on their money. However, investing is no simple task. You need an excellent and reputable investment manager to help you achieve your goals and maximize the returns on your hard-earned money. And choosing the right one is critical.

TRACK RECORD. BPI Asset Management is the country's largest fund manager with over P240 billion in assets under management. It boasts of a track record in managing marked-to-market funds even prior to the recent Unit Investment Trust Fund (UITF) reforms. BPI Global Philippine Fund, a US dollar fixed income fund, was marked-to-market in 2001 while BPI Gold Fund was launched way back in 2002 as a marked-to-market peso fixed income fund. Both have been through market cycles of rising and declining interest rate patterns over the past three years, and amid those challenging times, long-term performance remain competitive as can be seen in the historical Return on Investments (ROI) below.

ROI Absolute	BPI Gold	BPI Global
(as of 07/26/06)	Fund	Philippine Fund
Previous 360 days	12.71%	5.39%
Previous 2 Years	26.45%	9.34%
Previous 3 Years	36.21%	12.63%

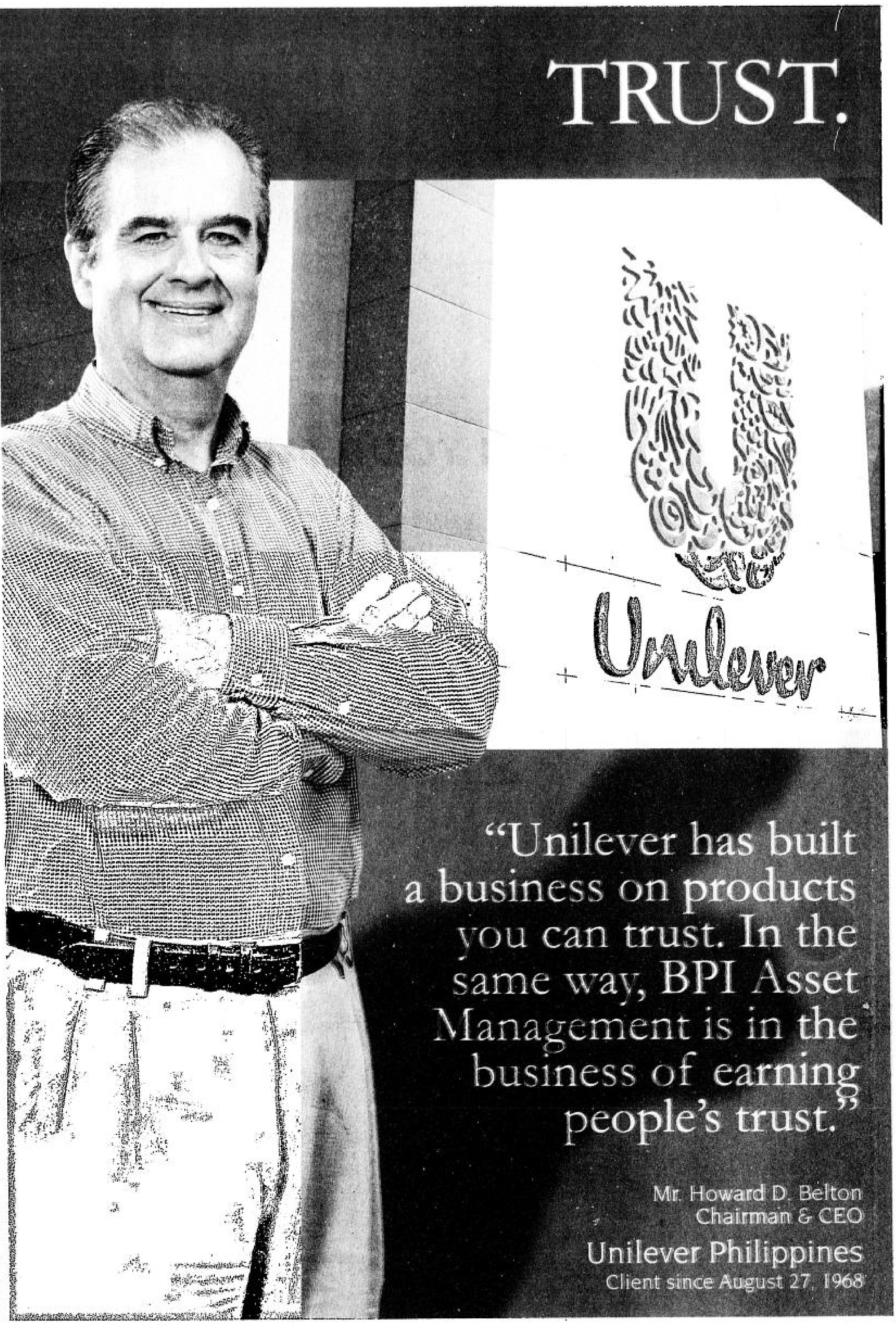
BPI Asset Management's track record is not limited to managing marked-to-market funds. It can also lay claim to managing the most diversified types of investments funds: from UITFs to mutual funds, from bond funds to index trackers and even euro-denominated funds. It offers the widest choice of investment funds available to investors enabling them to customize their portfolio according to their investment objective, risk appetite and investment horizon.

RISK MANAGEMENT. BPI Asset Management has also adopted prudent risk management policies intended to protect investors against interest rate or market volatility characteristic of a developing local fixed income market. Moreover, it has a dedicated risk management unit that monitors, quantifies and manages the risks of all its investment funds.

PERFORMANCE. The risk management policy is evident in the performance of the funds. Despite the experience in the past two months when the Philippine financial market saw declining asset prices resulting in the drop in the values of most of the fixed income investment funds, BPI Asset Management posted respectable ROIs.

To cite, BPI Short-Term UITF's recorded highest gain of 7.56 percent, over a one-year holding period, outpaced the Fund's recorded highest possible loss of only -0.14 percent. This means that the potential upside for each BPI Short-Term UITF investor is much higher than the potential downside when investment is held over longer periods. To date, its Net Asset Value Per Unit or NAVPU has completely recovered from the May and June lows. At 109.69 as of July 27, 2006, its NAVPU is now at an all-time high, posting an absolute yield of 7.53 percent year-on-year (YOY). Similarly, BPI Premium UITF's NAVPU has already registered remarkable recovery of 38 percent from its previous low and only for 27 days. Its NAVPU, as of July 27, 2006, is now at P110.43, registering an absolute yield of 7.85 percent YOY. BPI Premium UITF's highest gain of 15.59 percent for a one year holding period outranked the highest possible loss of -8.66 percent.

So whatever your financial goal is, keep your future secure by putting your trust in only one name--BPI Asset Management.


TRUST.
Unilever
"Unilever has built a business on products you can trust. In the same way, BPI Asset Management is in the business of earning people's trust."
Mr. Howard D. Belton
Chairman & CEO
Unilever Philippines
Client since August 27, 1968

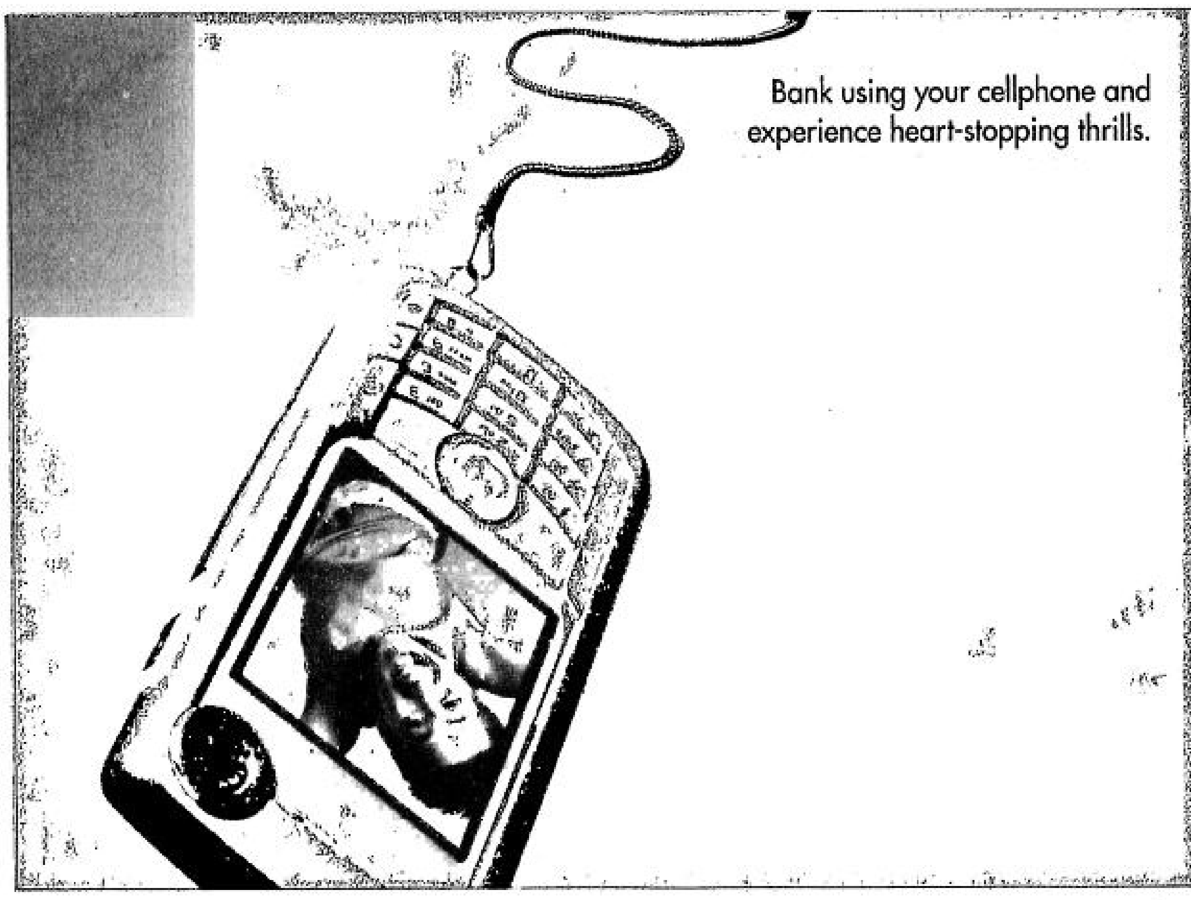
BPI ASSET MANAGEMENT

Put Your Trust In Our Name

Please call **845-5022** or **816-9032** to **33**

BANK OF THE PHILIPPINE ISLANDS
A tradition of leadership

www.bplexpressonline.com


Bank using your cellphone and experience heart-stopping thrills.

BPI Express
MOBILE

With BPI Express Mobile, bank on the go and get a chance to experience an exhilirating bungee-jump from the Petronas Towers in Malaysia.

BPI Express
JOURNEYS
May 1, 2006 to January 31, 2007

Earn an electronic raffle entry when you enroll in BPI Express Mobile or do any of the following transactions:

Bills Payment • Prepaid Reload • Funds Transfer • Balance Inquiry

Grand Prize:
Take an adventure trip for two to Malaysia with premium hotel accommodations.

Quarterly Prizes:
Stay at the exotic Club Paradise Resort in Palawan and enjoy water sports at El Rio y Mar.

Quarterly Draws: Aug. 14 & Nov. 14, 2006 • Grand Draw: Feb.14, 2007

To learn more about the many things you can do with BPI Express Services, log on to **www.bplexpressonline.com** or call **89100**.

BPI Express Services. Anytime. Anywhere.

BANK OF THE PHILIPPINE ISLANDS
A Tradition of Leadership

For complete promo mechanics, visit any BPI or BPI Family Savings Bank branch. Per DTI-NCR Permit No. 2463, Series of 2006.
Member of the Philippine Deposit Insurance Corporation. Maximum Deposit Insurance for Each Depositor P250,000.